
CUSTOMER - PLEASE DETACH - THIS IS FOR YOUR INFORMATION

IF MY APPLICATION TO HERITAGE COOPERATIVE FOR AN OPEN END CHARGE ACCOUNT IS ACCEPTED AND IN CONSIDERATION OF THE EXTENSION OF CREDIT BY HERITAGE COOPERATIVE FOR PURCHASES MADE BY ME OR MEMBERS OF MY FAMILY OR PURCHASES AUTHORIZED BY ME FROM TIME TO TIME, I AGREE:

- 1 THAT EACH PURCHASE (INCLUDING MAIL OR TELEPHONE ORDERS) MADE UNDER THIS AGREEMENT SHALL BE EVIDENCED BY AN INSTRUMENT ON A FORM PRESCRIBED BY HERITAGE COOPERATIVE. EACH CHARGE FOR MERCHANDISE SO PURCHASED IS REFERABLE TO THIS AGREEMENT AND ALL CHARGES SO MADE SHALL BE PAID IN ACCORDANCE WITH THE AGREEMENT.
- 2 UPON RECEIPT OF THIS STATEMENT THEREFORE TO PAY HERITAGE COOPERATIVE AT ITS OFFICE, AS INDICATED ON THE STATEMENT, IN ACCORDANCE WITH THE TERMS THEREON, THE UNPAID BALANCE OF PURCHASES MADE HEREUNDER, PLUS FINANCE AND SERVICE CHARGES (HEREINAFTER COLLECTIVELY "FINANCE CHARGES") IN ACCORDANCE WITH SUNRISE TERMS GENERALLY IN EFFECT AT THE TIME SAID STATEMENT IS MAILED, SO LONG AS ANY PART OF MY BALANCE REMAINS UNPAID.
3. THAT HERITAGE COOPERATIVE SHALL BE HERITAGE COOPERATIVE, INC. OF WEST MANSFIELD, OHIO WHICH ACTS UPON THIS CREDIT APPLICATION AND WHICH BILLS ME FOR GOOD AND SERVICES AUTHORIZED AND/OR RECEIVED BY ME
- 4 UNLESS EVIDENCED BY A SPECIAL AGREEMENT, HERITAGE COOPERATIVE WAIVES AND DISCLAIMS THE RIGHT TO RETAIN, ACQUIRE OR ENFORCE A SECURITY INTEREST IN ANY PROPERTY TO SECURE THE PAYMENT OF ANY CREDIT EXTENDED UNDER THIS ACCOUNT THIS PROVISION IS NOT APPLICABLE TO JUDGMENT LIENS AND EXECUTIONS.
5. PROVISIONS OF THIS AGREEMENT REFERRING TO FINANCE CHARGES DO NOT APPLY IF ITEMS PURCHASED ARE CHARGED TO OTHER THAN THE REGULAR OPEN END ACCOUNT
- 6 A FINANCE CHARGE MAY BE IMPOSED IF THE UNPAID BALANCE SHOWN ON THE CURRENT STATEMENT AS THE NEW BALANCE IS NOT PAID BEFORE THE NEXT BILLING DATE.
7. IF A FINANCE CHARGE IS ADDED IT'S COMPUTED ON THE PREVIOUS BALANCE, LESS PAYMENTS AND CREDITS APPEARING ON THE FACE OF THIS STATEMENT, AT A PERIODIC RATE OF 2% PER MONTH THE MINIMUM MONTHLY FINANCE CHARGE WILL BE ONE DOLLAR.
8. THAT HERITAGE COOPERATIVE MAY REQUEST INFORMATION FROM ANY SOURCE IT DEEM NECESSARY TO ACT ON THIS APPLICATION
9. THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS. AND THAT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.