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CONSUMER PRODUCTS CREDIT APPLICATION

THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

(Please Print)

BRANCH: _____

Name _____ Spouse _____
Joint Account

Name _____ Other _____
Individual Account

Address _____ Home Phone _____

City _____ Cell Phone _____

State _____ Zip _____ County _____ Fax Number _____

Email Address _____

Birth Date _____ Social Security Number _____

We must have a social security number in order to process the application

Spouse's Birth Date _____ Spouse's Social Security Number _____

Business or Employer _____ Position _____

Address _____ City _____ State _____ Zip _____

Phone Number _____ Income _____

Spouse's Employer _____ Spouse's Position _____

Phone Number _____ Spouse's Income _____

Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.

Address _____ City _____ State _____ Zip _____

Previous Supplier _____

- Age
18-20
21-25
26-35
36-45
46-64
65 & over

- Marital Status *
Married
Unmarried
Separated

- Dependents Include Yourself
One
Two
Three
Four
Five

- Living Facilities
With Parents
Rent: Unfurnished
Rent: Furnished
Own: Mortgage
Own: No Mortgage

* AN APPLICANT FOR INDIVIDUAL UNSECURED CREDIT NEED NOT COMPLETE THIS SECTION.

I am applying for credit for the following department

- Farm
Feed
Drive Thru
Fuel Station
Fuel Oil
Propane
Power Fuel

Table with 5 columns: Fuel Station, Type of Fuel Desired, Estimated Gallons Used Monthly, Estimated Gallons Per Fill-Up, Number of Cards Needed. Rows for Gasoline and Diesel.

WE ARE MAKING THIS APPLICATION AND STATEMENT FOR THE PURPOSE OF SECURING CREDIT FROM HERITAGE AND AFFILIATES. WE AGREE JOINTLY AND SEVERALLY TO PAY ACCORDING TO THE TERMS OF EACH ACCOUNT AND REQUEST BILLINGS TO BE MADE IN THE ABOVE NAME. BY THE BELOW SIGNATURE(S) I/WE ALSO APPROVE THE OPEN END AGREEMENT BELOW AND ACKNOWLEDGE HAVING RECEIVED A COPY OF IT AND THE TRUTH IN LENDING DISCLOSURE BY DETACHING AS INDICATED.

THE ABOVE INFORMATION IS GIVEN FOR THE PURPOSE OF OBTAINING CREDIT FROM HERITAGE COOPERATIVE, INC. AND IS CERTIFIED TO BE TRUE.

APPLICANT'S SIGNATURE _____ DATE _____ JOINT APPLICANT _____ DATE _____

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 GOODS 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.