

OFFICE USE

Acct. # \_\_\_\_\_

Date Approved \_\_\_\_\_

By Whom \_\_\_\_\_



# Credit Application

245 18th Street S.E. Suite 1  
P.O. Box 425  
Owatonna, MN 55060  
(507) 451-1230  
(800) 270-2339  
(507) 451-7579 Fax  
[www.centralvalleycoop.com](http://www.centralvalleycoop.com)

Name

(Last)

(First)

# Credit Application



Agronomy Services  
LP - Petroleum - Cardrol  
Tires - Batteries - Service

245 18th St. S.E. Suite 1  
Owatonna, Minnesota  
Phone 451-1230

Petroleum \_\_\_\_\_ L.P. Gas \_\_\_\_\_

Cardrol \_\_\_\_\_ Agronomy \_\_\_\_\_

TBA \_\_\_\_\_

LAST NAME		FIRST	INITIAL	SOCIAL SECURITY NUMBER		HOME PHONE	DATE OF BIRTH
STREET ADDRESS			CITY	STATE	ZIP	YEARS AT PRESENT ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
DESCRIPTION OF LOCATION IF RURAL ROUTE						DRIVERS LIC.#	
PREVIOUS ADDRESS		CITY	STATE	ZIP	YEARS THERE	NO. OF DEPENDENTS	
PRESENT EMPLOYER		# OF YEARS	POSITION (if self-employed - nature of business)			MONTHLY INCOME (do not include spouses income)	
ADDRESS		CITY	STATE	ZIP	BUSINESS PHONE		
PREVIOUS EMPLOYER				YEARS THERE	POSITION		
NEAREST RELATIVE NOT LIVING WITH YOU			ADDRESS			RELATIONSHIP	

OTHER INCOME (You do not have to list income derived from spouse or former spouse: Including Alimony, child support or maintenance, unless you want us to consider it for the purpose of opening this account. If you list such payments, please complete co-applicant section below.) \$ \_\_\_\_\_  
Source:

## CREDIT REFERENCES (LIST ALL OBLIGATIONS WITH BANKS, FINANCE COMPANIES, ETC.)

NAME OF CREDIT REFERENCE	ACCOUNT#	BALANCE	PAYMENT
LANDLORD OR MORTGAGE HOLDER			

CO-APPLICANT Complete this part only if: (1.) Another person will use this account. Such person must also sign the application and will be jointly obligated on the account, or (2.) You are relying on income derived from a spouse or former spouse including child support, alimony or maintenance payments for repayment of the account.

NAME		SOCIAL SECURITY NUMBER	DATE OF BIRTH	RELATIONSHIP
STREET ADDRESS		CITY	STATE	ZIP
EMPLOYER NAME & ADDRESS		YEARS THERE	POSITION	MONTHLY INCOME
NEAREST RELATIVE NOT LIVING WITH YOU			ADDRESS	RELATIONSHIP

The above information is for the purpose of obtaining credit and is warranted to be true. I agree to pay all bills, according to the Central Valley Co-op policy, upon receipt of the statement or as otherwise expressly agreed.

I hereby authorize the person of firms to who this application is made to investigate the reference herein listed from any other person pertaining.

### INDIVIDUAL CONSENT AND CERTIFICATION OF TAXPAYER I.D. NUMBER

Name as shown on account \_\_\_\_\_ (Taxpayer ID No., SSN or EIN) \_\_\_\_\_ Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

I hereby consent to include in my gross income, as now or hereafter provided in the federal income tax laws, the stated dollar amount of each written notice of allocation which I receive from Central Valley Co-op, with respect to my patronage occurring during the current and all subsequent taxable years of their cooperative. This consent shall be revocable by me at any time if in writing.

**Certification** - Under penalties of perjury, I certify that (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt for backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

**Certification Instructions** - You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. However, if after being notified by the IRS that you were subject to backup withholding, you received another notification from the IRS that you are no longer subject to backup withholding, do not cross out item (2). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Co - Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

# Central Valley Co-op Credit Policy

The purpose of this brochure is to inform you, our valued customer, of your Credit Policy. Please review this information carefully. Following is a listing of credit services and options that we offer. In all cases, a **credit application must be approved**.

## I. Open Account

- A. Purchases billed monthly
- B. Billing cycle closing date is the end of each month
- C. Itemized statement will be mailed
- D. Minimum periodic payment is payment in full of the balance appearing on your current statement of account, on or before the 30th day of the month of receipt of your statement. Each payment shall be applied: first to any unpaid finance charge, then to merchandise and services purchased.
- E. A finance charge of 1 1/2% per month, which is an annual rate of eighteen percent per year, will be applied to that part of any previous balance that on the statement date was unpaid. The only finance charge to which your account may become subject is the single periodic charge to which your account may become subject is the single periodic charge at the rate set forth. No additional charges will be imposed, but in the event that collection proceedings must be instituted to collect any balance due, the applicant agrees to pay all costs of collection including attorney fees. If the unpaid balance that was due on the 30th of the month is not paid in full, the account is subject to our **"Cash Before Delivery Policy"**.

## II. Cardrol Cards

- A. Local cards good only at Central Valley Co-op Convenience Stores
- B. Used for gas and fuel at the pump island only-24 hours daily
- C. Patron applies-if approved, card is given with instructions
- D. Credit terms are net 30 days
- E. No fees-safety features if lost
- F. Cardrol cards will be locked out on past due accounts

## III. Pre-payment Plan

*Patrons regular charge accounts must be current to take advantage of this plan.*

- A. All purchases are applied to your credit balance
- B. Cash discounts that apply will be given
- C. Patron cannot advance pay more than that total annual purchases.

## IV. Cash Discounts

*Your account must be current to get discounts below!*

- A. Fuels-listed on sales ticket
- B. LP Gas-listed on sales ticket
- C. Agronomy Purchases-discounts on all products and services if paid by discount dates

## V. Agronomy (Fertilizer, Chemicals, Seed, Etc.)

- A. Cash or Credit approval
- B. Pre-payment plan (Escrow account)
- C. Producer financing programs are available

## VI. Accounts Past Due 60 Days (Procedure)

- A. Patrons who are past due and are placed on C.O.D. will receive a reminder by letter or phone. If no response, patron will receive a **"Final Notice of Payment Due"**
- B. If at this point no payment or communication has taken place, strong legal action will be taken
- C. To prevent this, please let us know if there is a problem. We want to work with you. Main office number is 507-451-1230 and 1-800-270-2339
- D. If your account is C.O.D., closed, over 90 days old or in collection, we will no longer deliver to you unless you have paid for your product in the main office 24 hours prior to delivery, credit may be re-established **only** with a new credit application and evidence of responsible credit history.

Central Valley Cooperative may change its credit terms relating to open-end accounts pursuant to provisions provided by the applicable State of Minnesota laws.

Everything that I have stated in this application is correct to the best of my knowledge, I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I further agree to be bound by the requirements of this credit account.

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Applicant's Signature

Date

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Other Signature

Date



# Telephone Directory

## Austin

Agronomy .....(507) 437-2644 or (888) 506-0351

## Blooming Prairie

Station .....(507) 583-7383  
Petroleum .....(507) 583-6661 or (800) 540-3336  
Propane .....(507) 583-6661 or (800) 540-3336  
Agronomy .....(507) 583-6661 or (800) 540-3336

## Dennison

Office .....(507) 645-7327 or (800) 225-0073

## Ellendale

Petroleum .....(507) 684-3531 or (866) 684-3531  
Propane .....(507) 684-3531 or (866) 684-3531  
Agronomy .....(507) 684-3531 or (866) 684-3531

## Hayfield

Agronomy .....(507) 477-2251 or (800) 819-3393

## Kenyon

Office .....(507) 789-5151 or (800) 437-1672  
Agronomy .....(507) 789-5208 or (800) 437-1672  
Agronomy Shop .....(507) 789-5682

## LeCenter

Office .....(507) 357-6841 or (800) 535-1713

## Northfield/Dundas

Office .....(507) 645-9556 or (800) 584-6689  
Agronomy .....(507) 645-9385 or (800) 290-2449  
Dundas Agronomy Plant .....(507) 645-9559  
Petroleum .....(507) 645-9556 or (800) 584-6689  
Propane .....(507) 645-9556 or (800) 584-6689  
Highway 3 Convenience Store .....(507) 645-7379

## Owatonna

Main Office .....(507) 451-1230 or (800) 270-2339  
Petroleum .....(507) 451-6706 or (800) 433-6706  
Propane .....(507) 451-6706 or (800) 433-6706  
Agronomy .....(507) 451-6706 or (800) 433-6706

## West Concord

Office .....(507) 527-2214 or (800) 873-1547

## Interstate Mills

Dundas .....(507) 645-4413 or (800) 884-9252  
Hayfield .....(507) 477-2244 or (800) 798-4868  
Northfield .....(507) 645-9385 or (800) 290-2449  
Owatonna .....(507) 451-3610 or (800) 722-2319