

Northern Star Cooperative Services

P.O. Box 458, Deer River, MN 56636

Credit Application and Agreement

Last Name or DBA		First	Middle Init.	Tax I.D., EIN, or SSN		Telephone Number Home/Bus: Cell:		Date of Birth
Address			City	State	ZIP Code	Years At Present Address: _____ <input type="radio"/> Own <input type="radio"/> Rent		
Present Employer		Address		Years	Employer Telephone	Position	Monthly Income	
Co-Applicant Last Name		First	Middle Init.	Tax I.D., EIN, or SSN		Telephone Number Home/Bus: Cell:		Date of Birth
Co-Applicant Employer Name		Address		Years	Employer Telephone	Position	Monthly Income	

Credit References (For Business Applicants Only)

Name	Address	Telephone	Balance Due

Has applicant or co-applicant filed for bankruptcy protection within the past 7 years? Yes

If yes, provide date and location of filing: No

Check Department(s) For Which you Are Applying For Credit		If Applying for Propane or Fuel Oil Service List Service Address	
<input type="checkbox"/> Propane <input type="checkbox"/> Fuel Oil <input type="checkbox"/> C-Store <input type="checkbox"/> All		Address: _____ <input type="checkbox"/> Renting <input type="checkbox"/> Purchase <input type="checkbox"/> New Construction	
Nearest Relative Not Living With The Applicant		Address	Telephone

The above information is for the purpose of obtaining credit and is warranted to be true. I agree to pay all bills in accordance with the Northern Star Cooperative Services Credit Policy upon receipt of my Statement or as otherwise expressly agreed. By signing this document I authorize the person of firms to whom this application is made to investigate the reference herein listed from any other person. I further acknowledge that I have read, understand, and agree to the terms and conditions of credit listed in the Northern Star Cooperative Services Credit Policy.

Signature of Applicant _____
Date

Signature of Co-Applicant _____
Date

OFFICE USE ONLY									
DATE: _____		REMARKS _____							
DR	LF	PR	HC	NH	LP	BK	WK	RM	

**Individual Consent and Certification of
Taxpayer I.D. Number**

(This form must be completed to be eligible for patronage dividends)

Printed Name As Shown On Account _____		Taxpayer I.D., EIN, or Social Security Number _____	
Mailing Address _____		Telephone Number _____	
City _____	State _____	ZIP _____	Date of Birth _____

INDIVIDUAL ACCOUNTS

I hereby consent to include in my gross income, as now hereafter provided in the federal income tax laws, the stated dollar amount of each written notice of allocation which I receive from Northern Star Cooperative Services, Deer River, MN with respect to my patronage occurring during the current and all subsequent taxable years of this cooperative. This consent shall be revocable by me at any time as long as the revocation is provided in writing.

Certification- Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer I.D. 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 from backup withholding or (b) I have not been notified by the IRS that I am 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 underreported interest or dividends on your tax return. However, if after being notified by the IRS that you were subject to backup withholding, you receive another notification from the IRS that you are no longer subject to backup withholding, do not cross out item (2). The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature (require to be eligible for patronage dividends) _____	Date _____
--	------------

Personal Guarantee

(To be completed by all business applicants)

BUSINESS ACCOUNTS

Each of the undersigned hereby guarantees full payment of all present and future indebtedness of the applicant. This guarantee is open and continuous and is given to induce Northern Star Cooperative Services, hereafter "The Cooperative" to extend credit to the applicant. This personal guarantee shall remain effective until revoked by the undersigned by notice in writing to The Cooperative. However, such a revocation shall be effective only as to amounts due which arise out of new contracts or transactions entered into more than 30 days after receipt of notice by The Cooperative. Such notice must be given by certified mail to The Cooperative. At any time The Cooperative may, without notice, extend credit to applicant or modify, renew, extend, or compromise any indebtedness; take, subordinate, or release any security interests; release applicant or any other guarantor from any liability for indebtedness and otherwise deal with applicant and other guarantors in any manner deemed fit, without waiving the effectiveness of this personal guaranty. Each guarantor waives presentment, demand, protests, and notice of any kind. If any guarantor, without first proceeding against the applicant, or any other person or security, and without pursuing any other remedy. In any proceeding to interpret or enforce this personal guarantee, The Cooperative shall be entitled to recover all of its costs and attorney fees from any personal guarantor. All notices regarding this personal guarantee must be sent to Northern Star Cooperative Services, P.O. Box 458, Deer River, MN 56636. Each guarantor hereby consents to the jurisdiction of the Court of the State of Minnesota, County of Itasca, and the U.S. District for the District of Minnesota.

Guarantor Name and Title (print) _____	Guarantor Name and Title (print) _____
Guarantor Social Security Number _____	Guarantor Social Security Number _____
Guarantor Signature _____	Guarantor Signature _____
Date _____	Date _____

OFFICE USE ONLY

DATE: _____ REMARKS: _____

NORTHERN STAR COOPERATIVE SERVICES

PO Box 458 Deer River, MN 56636 1-218-246-8296 1-800-864-3767 EMAIL:office@northernstarcoop.com
WEB SITE:WWW.NORTHERNSTARCOOP.COM

DISCLOSURE NOTICE

The Federal Truth in Lending Act requires all businesses, including your NORTHERN STAR COOPERATIVE SERVICES, to disclose credit terms to the customers in a uniform manner. Your Board of Directors has adopted the following credit policy.

CREDIT POLICY AN APPROVED CREDIT APPLICATION MUST BE ON FILE FIRST

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. Payment is due by the last day of the month following the month that the item was purchased in.
- E. If account is not paid in full by the due date, the past due amount will be assessed 1.5% per month finance charges (18% A.P.R.)
- F. If the balance becomes 60 days past due, your charging privileges may be withdrawn unless arrangements are made with our credit manager.

II. LOCAL CARDTROL CARD

- A. Credit card is good only at Deer River.
- B. Used for gas and fuel at the pump island only-24 hrs daily.
- C. Patron applies, if approved, card is given with instructions
- D. Credit terms are the same as open account.
- E. No fee-Safety features if lost.

III. CENEX CONVENIENCE CREDIT CARD

- A. Application must be approved by Cenex Corporation.
- B. Card and instructions issued by Cenex.
- C. Monthly billing from Cenex, not Deer River.
- D. If total is \$450.00 or greater, Cenex authorization is required.
- E. No fee-We also accept Visa, Mastercard, Discover, American Express, Diners Club.

IV. ADVANCE PAYMENT PLAN

- (Different then fixed pricing or contract)
- A. Credit balance must be \$200 to earn interest.
- B. Interest paid on daily balance.
- C. Interest rate is set monthly.
- D. All purchases are applied to your advance pay funds.
- E. Cash discounts that apply will be given.

V. BUDGET PLAN

- A. This plan is available for heating accounts. Offering a fixed monthly payment. Payment is projected based upon your estimated annual usage. You will receive cash price on deliveries.

VI. PROPANE GAS & BULK FUEL

- A. Cash discounts on Bulk Gas, Fuel & LP Gas-5 cents per gallon if paid within ten working days. Original delivery ticket must accompany payment, please.
- B. Minimum delivery for LP gas is 200 gallons. Orders of less than 200 gallons of LP gas and who are not on scheduled delivery, will be charged 10 cents a gallon more than the regular price.
- C. Cash for payment in full for delivery must be made in our office prior to delivery unless arrangements have been made by our office. Office hours are Monday through Friday, 8:00 A.M. through 5:00 P.M.
- D. Special delivery charge will be assessed \$75.00.

VII. ACCOUNTS PAST DUE (PROCEDURE)

- A. Patron will receive a phone call or note the first month.
- B. If no response, Patron will receive a "Reminder Letter".
- C. If at this point, if no payment or arrangements have been made, charging privileges will be withdrawn and a "Final Letter" will be sent stating that stronger actions will be taken. All costs of collection will be added to the delinquent account balance.
- D. To prevent this let us know if there is a problem. We want to work with you. Main office (218) 246-8296

VIII. N.S.F. OR BAD CHECKS

- A. \$30.00 service charge will be assessed.
- B. Will pursue legal action through sheriff's office.
- C. If we must, we will turn over to legal council.

Our credit policy is meant to benefit and be a convenience to our patrons. The policy applies to all patrons, employees, and the Board of Directors. We thank you for your business and support. If you ever have any questions, comments or concerns, please let us know.

Respectfully,
Board of Directors, Northern Star Cooperative Services