

HOOD RIVER SUPPLY ASSOCIATION CREDIT APPLICATION

Individual or
Company Name _____ Date ____/____/____

Telephone Number _____ SSN/FED ____ - ____ - ____ DOB ____/____/____

Mailing Address _____ City _____ State ____ Zip _____

Physical Address _____ City _____ State ____ Zip _____

Email _____ Website _____

Employer _____ Phone _____

Co-Applicant or Spouse _____ SSN ____ - ____ - ____ DOB ____/____/____

If this is a Company, circle type of ownership - Corporation Limited Liability Partnership Individual

Principal Owners _____ Line of Credit Requested \$ _____

We understand your terms and agree to abide by them. (Disclosure Notice & Privacy Policy)

In making this application for credit, I authorize you to obtain a credit bureau report and/or make an investigative consumer report whereby information is obtained through personal interviews with my neighbors, friends, or others with whom I am acquainted. This inquiry includes information as to my character, general reputation, personal characteristics and mode of living. I understand that I have the right to make a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigative consumer report.

I agree to be liable for any unpaid amounts on this account. I authorize Hood River Supply to investigate my personal credit and financial records, including my banking records. I understand that Hood River Supply or its agent may request my personal credit bureau report in considering this application, and for the purpose of an update, renewal, extension of credit, review or collection of this account. In consideration of Hood River Supply extending credit under the terms of the credit agreement attached, I agree to personally guarantee payment of the debt, including any reasonable attorney's fees, arbitration, court of other collection costs as permitted by law and as incurred. In the event of any default, I agree that Hood River Supply can enforce this guarantee, without first proceeding against the applicant, until the governing agreement has been terminated and all amounts due have been paid. I agree to guarantee payment even if the terms of the governing agreement are changed. I understand that any negative information including failure to make required payments on the account may be reported to the appropriate reporting agency.

Print Name _____ Title _____

Signed _____ Date _____

FOR CREDIT DEPARTMENT USE ONLY

Credit Accepted - Credit Limit \$ _____ Credit Denied - Reason _____

Account # _____ HHC # _____

Signed _____ Title _____ Date _____

Hood River Supply Association

Application for credit is hereby made and the following references given. It is understood this information will be held in the strictest confidence and used only by your Credit Department.

CREDIT REFERENCES

Name _____	Address _____
Phone _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other _____
Name _____	Address _____
Phone _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other _____
Name _____	Address _____
Phone _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other _____

BUSINESS REFERENCES (min. 3 references required for approval)

Name _____	Address _____
Phone _____	Account Number _____
Name _____	Address _____
Phone _____	Account Number _____
Name _____	Address _____
Phone _____	Account Number _____
Name _____	Address _____
Phone _____	Account Number _____
Name _____	Address _____
Phone _____	Account Number _____

AUTHORIZED USERS – Please provide a list of authorized users and title/position.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

(Attach additional employee list if needed.)



CONSUMER BILLING RIGHTS IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here is what to do if you think your bill is wrong or if you need more information about an item on your bill:
 - a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
 - i. Your name and account number (if any)
 - ii. A description of the error and explanation (to the extent you can explain) why you believe it is an error. If you need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge, such as a copy of the charge slip. Do not send in you copy of the sales slip or other documents unless you have a duplicate copy for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help the Cooperative to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to Hood River Supply, PO Box 209, Hood River, OR 97031. Mail it as soon as you can, but be sure that it reaches the Cooperative within 60 days after the bill was mailed to you.
2. The Cooperative must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the Cooperative is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the Cooperative must either correct the error or explain why the Cooperative believes the bill was correct. Once the Cooperative has explained the bill, the Cooperative has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the Cooperative has been notified, neither the cooperative, nor an attorney, nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute. However, periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the Cooperative has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the Cooperative has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If the Cooperative has not made an error, you may have to pay a finance charge on the disputed amount. Unless you have agreed that your bill was correct, the Cooperative must send you written notification of what you owe. If it is determined that the Cooperative did make a mistake in billing the disputed amount, you may be given time to pay that amount before any additional finance charges or late payment fees on the disputed amount can be charged to you. The period of time given would be the same as that which you would normally receive to pay undisputed amounts.
5. If the Cooperative's explanation does not satisfy you, and you notify the Cooperative in writing within 10 days after you receive it's explanation that you still refuse to pay the disputed amount, the Cooperative may report you to the credit bureau and other creditors and may pursue regular collection procedures.
6. If the Cooperative does not follow these rules, the Cooperative is not allowed to collect the first \$50.00 of the disputed amount and finance charges, even if the bill turns out to be correct.
7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due if you first try in good faith to return them or give the seller a chance to correct the problem.

I hereby acknowledge receipt of this copy of the Disclosure Notice.

Signature: _____

Date: _____

HOOD RIVER SUPPLY ASSOCIATION

P.O. Box 209 • 1995 Twelfth Street • Hood River, Oregon 97031 • (541) 386-2757

Odell Branch • 3831 Eagle Loop • Odell Oregon 97044 • (541) 354-3000

PRIVACY POLICY

Hood River Supply Association is committed to protecting your privacy. The descriptions in this Policy apply to our relationships with individual consumers who inquire about and/or obtain products or services from us for personal, family and household purposes.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transaction with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

CREDIT POLICY

The Association has always extended credit to its customers as a service and still wishes to do so for those members who do not abuse the privilege. However, for those few who would take advantage of an open account, the Board of Directors has adopted more stringent controls.

The Federal and State laws require all businesses, including your Cooperative, to disclose credit terms to customers in a uniform manner. Our terms are as follows:

1. These credit terms shall be applicable to purchases of goods and services made by you from this Cooperative.
2. You will be furnished periodic (monthly) statements for all purchases charged to your account.
3. The closing date of the billing cycle will be the 27th day of each month except September, which will be the 30th. Accounts are due and payable by the 10th of the following month. Payments not received by the 11th will be considered late. If the amount for which credit is extended is not received before the next closing date, a finance charge will be assessed on the past-due balance. The finance charge will be computed by applying a periodic rate of 1½% per month against the past-due balance (annual percentage rate 18%) with a minimum 50¢ charge. The past-due balance is computed by deducting all current payments and credits from the previous balance.
4. No petroleum deliveries or additional charges will be made to past-due accounts until the account is paid for in full plus any added finance charges. These accounts will be put on STOP CHARGE, COD basis.
5. Any account that falls delinquent 90 days past due will be terminated. A new credit application will be reviewed upon payment in full of delinquent account.

Your Cooperative, pursuant to its Articles of Incorporation and By-laws, has a security interest of a first lien on the capital Stock or equities of the Cooperative held by any patron for any debt due by that patron that is deemed otherwise non-collectible by the Board of Directors.

POLICY FOR PROPERTY ABANDONED AFTER REPAIR/SERVICE

It is the policy of Hood River Supply that any property left at Hood River Supply for more than 90 days after repair or service has been finished, and service/repair work has not been paid for or arrangements for payment have not been made or satisfactorily met, will become the property of Hood River Supply to dispose of at the discretion of Hood River Supply Association.

PAYMENT OF STATEMENT BALANCES BY CREDIT CARD

House accounts are allowed to be settled by credit card with the following conditions:

1. Only petroleum purchases up to \$1000 per month will be included in the statement settlement using a credit card. Balances over that amount will need to be forwarded to Hood River Supply in the form of cash or check.
2. Petroleum, fertilizer, and any other normally cash discounted purchases settled by credit card will not be eligible for cash discounts.
3. Credit card settlements for machinery will not be allowed unless it was previously negotiated in the price of the equipment.

House accounts settled with a credit card will be charged the following handling charges:

1. Credit card numbers on file and statements cleared on the 28th of the month (statement day) will be charged a handling fee of 1.25 % of the statement balance. (However, if Hood River Supply has an actual credit card on file there will be no additional fee.)
2. Statement payments made by credit card between the 28th and 10th of the month will be charged a handling fee of 2.0 % of the statement balance.
3. Statement payments made by credit card after the 10th of the month will be charged a handling fee of 3.0 % of the statement balance.

This Disclosure notice is being mailed or delivered to you so that your Cooperative will be in compliance with the Truth-in-Lending Act. This will enable us to manage your Cooperative more economically and efficiently for the benefit of all our patrons.

I hereby acknowledge receipt of this copy of the Privacy Policy/Credit Policy/Property Abandonment/Credit Card Payments.

Signature: _____ Date: _____