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APPLICATION FOR OPEN ACCOUNT CREDIT – <u>BUSINESS and AGRICULTURAL</u> CREDIT AGREEMENT and SUBSTITUTE FORM W-9

PRODUCTS TO BE PURCHASED (CHECK ALL THAT A	CREDIT LIMIT REQUESTI	ED		
Agronomy Animal Nutrition Convenience Stores Fuels Grain HVAC Propane				
BUSINESS STRUCTURE		IN BUSINESS SINCE		
Corporation Individual/Sole Proprietorship Pa	rtnership LLC Non-Profit Government			
LEGAL NAME		FEDERAL TAX ID (REQUIRED)		
TRADE NAME (IF ANY)		ARE PURCHASE ORDER NUMBERS REQUIRED		
		Yes No		
Owners, Officers, Members or Partners		1		
APPLICANT NAME & TITLE	SOCIAL SECURITY NUMBER	DATE OF BIRTH		
APPLICANT NAME & TITLE	SOCIAL SECURITY NUMBER	DATE OF BIRTH		
APPLICANT NAME & TITLE	SOCIAL SECURITY NUMBER	DATE OF BIRTH		
BILLING ADDRESS, CITY, STATE, ZIP			PRIMARY ADDRESS?	
, , , , , ,			Yes No	
DELIVERY ADDRESS, CITY, STATE, ZIP (if different fro	m shove)		PRIMARY ADDRESS?	
DELIVERY ADDRESS, CITY, STATES, 211 (III UIIRICIII II III III III III III III III			Yes No	
MAIN PHONE NUMBER	CELL PHONE NUMBER	E-MAIL ADDRESS		
BUSINESS CONTACT NAME	BUSINESS CONTACT PHONE NUMBER	BUSINESS CONTACT E-MAIL ADDRESS		
Persons Authorized to Charge on this Account				
AUTHORIZED PERSON	AUTHORIZED PERSON	AUTHORIZED PERSON		
PRIMARY BANKING INSTITUTE	BANK CITY, STATE & CONTACT PERSON	BANK PHONE NUMBER		
PRESENT SUPPLIER	SUPPLIER CITY, STATE & CONTACT PERSON	SUPPLIER PHONE NUMBER		
TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH (ASSETS – LIABILITIES)		
			,	
FARM OPERATION (CHECK ALL THAT APPLY)	ACREAGE	ANNUAL SALES & OTHER INCOME		
Dairy Beef Hog Cash Grain Other	Acres Owned Total Acres Farmed			
	L	1		

CREDIT AGREEMENT

It is agreed that the following terms will govern any Credit Application established by the business applying for credit (referred to herein as the "Company") with Landmark Services Cooperative. References to "you" and "your" in this agreement mean collectively the Company and any individual who signs this agreement. References to "we" and "Landmark" mean Landmark Services Cooperative.

- 1. <u>AGREEMENT TO PAY</u>. You agree to pay the cash price (including taxes) of goods and services charged to this Credit Application, together with applicable interest charges. Payment for purchases is due before the last day of the month following the date of purchase (the "Due Date"). The amount due and the Due Date will be shown on your monthly statement of Credit Application. Failure to pay the amount due by the Due Date two months in a row shall constitute a default under this Agreement.
- 2. <u>INTEREST CHARGES</u>. Interest at the periodic rate of 1.5% per month, which is an Annual Percentage Rate (APR) of 18%, will be charged to any Credit Application which is not paid in full by the Due Date. We figure the interest charge on your Credit Application by applying the periodic rate to the "adjusted

balance" of your Credit Application. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle. The closing date of the billing cycle is the last day of the month. Payment of interest charges is due by the Due Date as indicated on your monthly statement of Credit Application. The minimum monthly interest charge is \$1.00. Payments will be applied first to interest charges, then to goods and services in the order purchased, oldest first, unless otherwise stipulated.

- 3. CREDIT LIMIT. You will be notified as to the credit limit assigned for your Credit Application. It is your responsibility to make sure that charges to your Credit Application do not exceed the assigned credit limit. In the event charges are made to your Credit Application in excess of your credit limit, you will be responsible for the full amount charged to your Credit Application, together with interest.
- 4. <u>COLLECTION COSTS</u>. In the event Landmark initiates collection proceedings to collect a past due open Credit Application, all costs of collection including reasonable attorney's fees incurred by Landmark will be added to the amount due and payable by you unless prohibited by law. This agreement applies to all unpaid charges incurred prior to the date of this agreement and all future charges.
- 5. **FINANCIAL INFORMATION AND CREDIT REPORTS.** By signing this agreement, the undersigned authorize their lenders and creditors to provide credit information to Landmark, including copies of financial statements and supporting schedules. The undersigned also authorize Landmark to verify any information provided on the Application for credit and request business and consumer credit reports periodically from one or more credit reporting agencies (credit bureaus).
- 6. **RETURNED PAYMENT FEE.** A returned payment charge of up to \$35.00 will be assessed for each check that is not honored or is returned because it cannot be processed, and for each EFT or automatic debit which is returned unpaid.
- 7. UNAUTHORIZED USERS. You agree not to allow access to Landmark gas cards or personal identification (PIN) numbers by anyone not authorized to make charges to your Credit Application. If you allow access to your Landmark gas card(s) or PIN number(s), you will be liable for any charges made by that person. You will be responsible for all transactions made with your Landmark gas cards by you or anyone you have authorized by (a) asking Landmark to issue a Landmark gas card to grant Credit Application access to another person; (b) lending your Landmark gas card(s) to or allowing Credit Application access by another person; or (c) any other way in which you would be legally considered to have allowed another person to use your Landmark gas card or to be legally prevented from denying that you did so. You may cancel one or more of your Landmark gas cards by contacting Landmark's credit department.
- 8. LOST OR STOLEN CARD OR PIN NUMBER. If any of your Landmark gas cards or PIN number(s) is lost or stolen or there is possible unauthorized use of your Landmark gas card(s), call Landmark at (608) 251-9010 and ask to be connected to our Credit Division.
- 9. NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of a marital property agreement, a unilateral statement under Section 766.59 Wisconsin Statutes or a court decree under Section 766.70 Wisconsin Statutes adversely affects the interest of Landmark unless Landmark, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to said creditor is incurred. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS CREDIT APPLICATION IS INCURRED IN THE INTEREST OF THE MARRIAGE OR THE FAMILY.
- 10. **PERSONAL GUARANTY**. Each person who signs this agreement personally guarantees payment of all purchases charged to any Credit Application which is opened pursuant to this Application for Open Credit Application Credit and Credit Agreement and all interest charges and costs of collection. Each person who signs this agreement agrees that he or she shall be jointly and severally liable with the Company for payment of all obligations of the Company incurred pursuant to this agreement.
- 11. CHANGES TO YOUR CREDIT APPLICATION. The terms of the Credit Application set forth in this agreement are not guaranteed for any period of time. We may change the terms of your Credit Application and this agreement, including the rate of the interest charge and fees, in accordance with applicable law. We will give you written notice of any changes in the manner required by law. We may cancel your Credit Application or suspend your ability to charge purchases to your Credit Application without notice if you are in default. Even if you are not in default, we may cancel your Credit Application by providing notice to you.
- 12. PATRONAGE. You hereby consent to including in your gross income, as now or hereafter provided in the federal income tax laws, the stated dollar amount of each written notice of allocation which you receive from Landmark with respect to your patronage occurring during the current and all subsequent taxable years of this cooperative. This consent shall be revocable by you at any time if in writing.

SUBSTITUTE W-9 TAXPAYER ID CERTIFICATION: (OFFICIAL IRS W-9 INSTRUCTIONS ARE AVAILABLE ONLINE AT www.irs.gov
USING THE W-9 FORM LINK, OR ASK A LANDMARK CREDIT DIVISION REPRESENTATIVE.) YOU DECLARE UNDER PENALTY OF
PERJURY THAT (A) YOU ARE U.S. PERSON (INCLUDING RESIDENT ALIEN); (B) THE TAXPAYER ID NUMBER PROVIDED ON THIS
APPLICATION IS CORRECT; AND (C) EITHER (1) YOU HAVE NEVER BEEN NOTIFIED BY THE IRS THAT YOU ARE SUBJECT TO BACKUP
WITHHOLDING DUE TO FAILURE TO REPORT DIVIDENDS OR INTEREST OR (2) YOU HAVE BEEN NOTIFIED BY THE IRS THAT YOU ARE
NO LONGER SUBJECT TO BACKUP WITHHOLDING. THE IRS DOES NOT REQUIRE YOUR CONSENT TO ANY TERM OF ANY AGREEMENT
WITH US OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

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CHECK THIS BOX IF YOU HAVE BEEN NOTIFIED BY THE I.R.S THAT YOU ARE SUBJECT TO BACKUP WITHHOLDING $lacksquare$	
CHECK THIS DOT I TOO MITTED DITTIED DITTIED HAND THEFT TOO THE SOURCE TO DITCHEST WITHINGTON	_

I certify that I am authorized on behalf of the Company to bind the Company to the terms of this Credit Agreement. I certify that the information provided in the Application for Open Credit is true and correct. I agree that I, personally, am jointly and severally liable with the Company for payment of all balance on any Credit Application opened pursuant to this application. I have read and agree to the terms of the Credit Agreement set forth above. I have received a copy of this Credit Agreement and Summary of Credit Application Terms.				
GUARANTOR'S SIGNATURE	DATE	PRINT NAME		
GUARANTOR'S SIGNATURE	DATE	PRINT NAME		
GUARANTOR'S SIGNATURE	DATE	PRINT NAME		