

CONSUMER PRODUCTS CREDIT APPLICATION

THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER



BRANCH: _____

SUNRISE COOPERATIVE, INC.

PO Box 870
2025 W State St
Fremont, OH 43420

419-332-6468

1-800-321-5468

FAX 419-355-8743

creditall@sunriseco-op.com

(Please Print)

Name _____
Individual Account _____ Spouse/Co-Applicant _____

Billing Address _____

City _____ State _____ Zip _____

Shipping Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ County _____

Email Address _____

Birth date _____ Social Security Number _____
We must have a social security number in order to process the application

Business or Employer _____ Position _____

Employer Phone Number _____ Income _____

Spouse Birth date _____ Spouse Social Security Number _____

Spouse's Employer _____ Spouse's Position _____

Spouse's Phone Number _____ Spouse's Income _____

Previous Supplier _____

Marital Status
Married
Divorced
Single
Widowed

Dependents Include Yourself
One Four
Two Five
Three

Living Facilities
Rent Own: Mortgage
Own: No Mortgage

I am applying for credit for the following department
Agronomy Fuel Oil Propane
Farm Power Fuel

Propane Use: Furnace Stove Fireplace Heat Pump Corn/Wood Burner Y/N
Clothes Dryer Water Heater Pool Heater Other _____ Estimated Gallons per yr _____

How did you hear about us? Door Hanger Radio Mailer Other _____

WE ARE MAKING THIS APPLICATION AND STATEMENT FOR THE PURPOSE OF SECURING CREDIT FROM SUNRISE AND AFFILIATES. WE AGREE 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 AGREE TO BE BOUND BY THE TERMS SET FORTH BELOW. A SERVICE CHARGE OF 2% PER MONTH WILL BE CHARGED ON ALL PAST DUE BALANCES. WE 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 **SUNRISE COOPERATIVE, INC.** AND IS CERTIFIED TO BE TRUE.

APPLICANT'S SIGNATURE _____ DATE _____

SPOUSE / CO-APPLICANT SIGNATURE _____ DATE _____

CUSTOMER - PLEASE DETACH - THIS IS FOR YOUR INFORMATION

IF MY APPLICATION TO SUNRISE FOR AN OPEN END CHARGE ACCOUNT IS ACCEPTED AND IN CONSIDERATION OF THE EXTENSION OF CREDIT BY SUNRISE 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 SUNRISE - 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 SUNRISE 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 SUNRISE SHALL BE SUNRISE COOPERATIVE, INC. OF FREMONT, OHIO WHICH ACTS UPON THIS CREDIT APPLICATION AND WHICH BILLS ME FOR GOODS AND SERVICE AUTHORIZED AND/OR RECEIVED BY ME.
4. UNLESS EVIDENCED BY A SPECIAL AGREEMENT, SUNRISE 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 IS COMPUTED ON THE PREVIOUS BALANCE, LESS PAYMENTS AND CREDITS APPEARING ON THE FACE OF THIS STATEMENT, AT A PERIODIC RATE OF 2% PER MONTH WHICH IS AN ANNUAL PERCENTAGE RATE OF 24%. THE MINIMUM MONTHLY FINANCE CHARGE WILL BE ONE DOLLAR.
8. THAT SUNRISE MAY REQUEST INFORMATION FROM ANY SOURCE IT DEEM NECESSARY TO ACT ON THIS APPLICATION.

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

1. If you want to preserve your rights under the Act, here's what you 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 an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence for the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document 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 us identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to the address on your bill which is listed after the words "Send inquiries To". Mail it as soon as you can, but in any case, early enough to reach us within 60 days after the bill was mailed to you.
2. We must acknowledge all letters point out possible errors within 30 days of receipt, unless we are able to correct your bill during that 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once we have explained the bill, we have no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After we have been notified, neither we nor an attorney nor a collection agency may send you collection letters or other collection action with respect to the amount in dispute; but 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 we have answered your inquiry. **However, you remain obligated to pay the parts of your bill not in dispute.**
4. If it is determined that we have made a mistake on your bill, you will not have to pay finance charges on any disputed amount, if it turns out that we have not made an error, you may have to pay finance charges on the amount in dispute and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, we must send you a written notification of what you owe; and if it is determined that we did make a mistake in billing the disputed amount, your must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges on the disputed amount can be charged to you.
5. If our explanation does not satisfy you and you notify us in writing within 10 days after you receive our explanation that you still refuse to pay the disputed amount, we may report you to credit bureaus and other creditors and may pursue regular collection procedures. But we must also report that you think you do not owe the money, and we must let you know to whom such reports were made. Once the matter has been settled between you and ourselves, we must notify those to whom we reported you as delinquent of the subsequent resolution.
6. If we do not follow these rules, we are not allowed to collect the first \$50 of the disputed amount and finance charges, even if the bill turns out to be correct.
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency with administer compliance with this law concerning this company is The Federal Trade Commission, Federal Office Building, 1240 East 9th Street, Cleveland, Ohio 44114.