



INDIVIDUAL CREDIT APPLICATION

PO BOX 461
LOOGOOTEE, IN 47553

All information given is kept confidential

PH: 812-295-4835

White River Service Branch:

FAX: 812-295-4755

Place an "X" in the box next to all products/services Applicant will be purchasing from White River:

Propane _____	Home, Heat, Fuel, Oil _____	Crops/Agronomy _____	Liquid Fuels _____	Other _____
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Credit Limit Requested: \$ _____	Estimated Annual Purchases: \$ _____
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APPLICANT INFORMATION

Full Name		Date of Birth	Soc. Sec. #
Physical Address		City	State/Zip Code
Previous Address (if less than 3 years at present)		City	State/Zip Code
Present Employer	Employer's Physical Address		State/Zip Code
Occupation	Employed how long?	Salary/wages per week	Other Income*
Home Phone #	Cell Phone #	Email address	Employer's Phone #

JOINT APPLICANT INFORMATION

Full Name		Date of Birth	Soc. Sec. #
Physical Address		City	State/Zip Code
Previous Address (if less than 3 years at present)		City	State/Zip Code
Present Employer	Employer's Physical Address		State/Zip Code
Occupation	Employed how long?	Salary/wages per week	Other Income*
Home Phone #	Cell Phone #	Email address	Employer's Phone #

CREDIT REFERENCES/CREDIT HISTORY

Primary Bank	Address	Phone	Account #
Secondary Bank	Address	Phone	Account #
Own or rent?	Mortgage Holder/Landlord	Monthly Payment (mortgage or rent) \$	
Has Applicant filed bankruptcy within the past seven years? NO YES (circle one)			
If yes, provide filing & location:			
Are there any garnishment, unsatisfied judgment or pending lawsuits presently levied against Applicant? NO YES (circle one)			
If yes, explain:			
Other obligations (child support, spousal maintenance, other) and amounts:			

*Other Income: Child support and spousal maintenance need not be revealed if Applicant does not wish to have it considered as a basis for repaying this obligation.

Applicant certifies that Applicant has read the following Credit Agreement, and that by signing below, Applicant acknowledges that Applicant understands and agrees to be bound by all of the terms and conditions of the Credit Agreement.

IMPORTANT: PLEASE REVIEW THE REVERSE SIDE OF THIS PAGE BEFORE SIGNING THIS AGREEMENT

Faxed or electronic signature is acceptable and treated as original signature

Applicant's Signature	Date
Joint Applicant's Signature (when applicable)	Date

WHITE RIVER CREDIT AGREEMENT
REGULATION Z DISCLOSURES

INTEREST RATES	
Annual Percentage Rate (APR) for Purchases	White River charges an APR 21% (1.75% per period).
Paying Interest	Applicant's due date is on or before the due date shown on each invoice or monthly statement. White River will not charge applicant any interest on purchases if Applicant pays the entire balance by the due date each month.
FEES	
Return payment fee	\$25.00.
Billing Errors	Information regarding Applicant's right to dispute transactions and how to exercise those rights is provided below.

White River figures the interest charge on Applicant's account by applying the periodic rate to the "adjusted balance" of Applicant's account. White River calculates the "adjusted balance" by taking the balance Applicant owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.

In consideration of the extension of credit, Applicant grants to White River a purchase money security interest in hereafter acquired and all identifiable proceeds in any item of Applicant's inventory, supplies, equipment, and other goods purchased from White River. The security interest shall secure the purchase price of that item and also secure any other obligations of Applicant to White River related to the purchase price of that item to the extent that such other obligations may be secured by a purchase money security interest in that item.

Applicant's Billing Rights Under the Fair Credit Billing Act

This notice tells Applicant about his/her rights and White River's responsibilities under the Fair Credit Billing Act.

If Applicant believes there is an error on the statement, write to White River at White River Cooperative, P.O. Box 461, Loogootee, IN 47553 within 60 days after the error appeared on the statement. Applicant may call White River, but doing so will not preserve Applicant's rights. In the letter, state: (1) Applicant's name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and Applicant's belief as to why it is an error. White River must acknowledge the letter within 30 days. White River must either correct the error or explain to Applicant why the bill is correct within 90 days of receiving the letter. White River cannot try to collect the amount in question, nor report Applicant as delinquent on that amount. The charge in question may remain on the statement, and White River may continue to charge interest on that amount. While Applicant does not have to pay the amount in question, Applicant is responsible for the remainder of the balance. White River can apply any unpaid amount against the credit limit. After its investigation, if White River made a mistake, Applicant will not have to pay the amount in question or any interest or other fees related to that amount. If White River does not believe there was a mistake, then Applicant will have to pay the amount in question, along with applicable interest and fees. White River will send Applicant a statement of the amount owed and the date payment is due. White River may then report Applicant as delinquent if Applicant does not pay the amount White River thinks Applicant owes. If Applicant receives White River's explanation but still believes the bill is wrong, Applicant must write to White River within 10 days telling White River that Applicant still refuses to pay. If Applicant does so, White River cannot report Applicant as delinquent without also reporting that Applicant is questioning the bill. White River must tell Applicant the name of anyone to whom White River reported as delinquent, and White River must let those organizations know when the matter has been settled. If White River does not follow all of the rules above, Applicant does not have to pay the first \$ 50 of the amount in question even if the bill is correct.

DISCLAIMER OF WARRANTIES. WHITE RIVER MAKES NO WARRANTY OF ITS GOODS, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY AND FITNESS FOR A SPECIFIC PURPOSE.

Applicant agrees to pay the full purchase price for all goods, materials, equipment and/or services purchased from White River on or before the due date shown on each invoice or monthly account statement. If Applicant does not make a full payment by the due date on any invoice or monthly account statement, Applicant agrees that, in addition to any unpaid principal balance, Applicant shall pay a service charge of 1.75% per month (annual percentage rate of 21%). Applicant agrees to be bound by all of the terms and conditions set forth on both sides of any and all White River invoices or monthly account statements. White River may declare the Applicant in default of this Credit Agreement, if the Applicant (1) fails to make any payment when due; (2) violates any term of this Credit Agreement; or (3) becomes the subject of any bankruptcy or insolvency proceedings. After default, White River has the right to terminate this Credit Agreement and demand the entire outstanding balance due and payable. In the event this Credit Agreement is terminated as a result of Applicant's default, the terms of the Credit Agreement shall continue until such time as all amounts Applicant owes to White River are paid in full. Applicant shall be legally responsible for any and all collection costs including but not limited to collection fees, attorneys' and paralegal fees and court costs in enforcing this Credit Agreement. Applicant authorizes the credit references named herein, in addition to any credit service companies or bureaus, to release any and all requested financial and credit information known to them to White River to be used for the purpose of evaluating this Credit Application. In the event Applicant receives LP gas service from White River, Applicant releases White River from any liability for any damages that may occur to Applicant's property (including any damage to the driveway, yard, or other structures) as White River is setting or picking up an LP tank or delivering LP gas to Applicant's property. This Credit Agreement constitutes the entire agreement pertaining to the extension of credit and supersedes any other promises, representations or understandings of any kind, whether written or oral. No modifications or alterations to the terms and provisions of the Credit Agreement may be made unless such changes are expressly authorized in writing by White River. This Credit Agreement shall be governed by and construed in accordance with the laws of the State of Indiana and Applicant consents to exclusive jurisdiction and venue of any matter arising in connection with this Credit Agreement in the Circuit Court of Martin County, State of Indiana. This Credit Agreement shall be binding upon Applicant's heirs, executors, administrators and assigns. In the event that any of the provisions of this Credit Agreement shall be held by a court or other tribunal of competent jurisdiction to be unenforceable, such provision shall be enforced to the fullest extent permissible and the remaining portion of this Credit Agreement shall remain in full force and effect. White River's failure or neglect to enforce any rights under this Credit Agreement will not be deemed to be a waiver of White River's rights. **APPLICANT IRREVOCABLY WAIVES THE RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO THIS CREDIT AGREEMENT.**