

**INNOVATIVE AG SERVICES  
CREDIT APPLICATION**

Name: \_\_\_\_\_ Tax ID# or SS #: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ Birth date: \_\_\_\_\_ Cell #: (\_\_\_\_) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Prior Address (If less than 2 years at current address): \_\_\_\_\_

Type of Farm: \_\_\_\_\_ Crops \_\_\_\_\_ Livestock E-mail address \_\_\_\_\_

If not farming, list employer: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Length of employment: \_\_\_\_\_ Position/Title: \_\_\_\_\_

**THE FOLLOWING SECTION MUST BE COMPLETED IN FULL. ALL INFORMATION WILL BE KEPT CONFIDENTIAL.**

Name of Bank or Lending Agency: \_\_\_\_\_

Bank Address: \_\_\_\_\_ Contact: \_\_\_\_\_

**Note: If requiring more than a \$50,000 credit limit, a current financial statement is also required with application**

Everything I have stated in this application is correct to the best of my knowledge. I understand you will retain this application whether or not it is approved. By signing below I authorize your company to check my credit and employment history and to answer questions about your credit experience with me. The undersigned agree(s) to pay all sums owed to Innovative Ag Services in accordance with the terms of agreement set forth on the reverse side.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PERSONAL GUARANTY**

By signing below, I authorize Innovative Ag Services to obtain a consumer credit report about me as part of this application for services provided by Innovative Ag Services. I understand that a copy of my credit report will be obtained by Innovative Ag Services and that the contents of my credit report will be considered in this application process.

For good and valuable consideration, the adequacy of which is acknowledged hereby, the undersigned jointly and severally guarantee(s) the payment of all amounts that may become due to Innovative Ag Services by the business applicant for whom this application form has been completed. As Guarantor(s), the undersigned waive(s) presentment, notice of dishonor, and protest in regard to this Guaranty. Further, I authorize Innovative Ag Services to obtain a copy of my credit report in connection with their attempt to collect the amounts guaranteed by me. I understand this personal Guaranty remains effective until released, in writing, by Innovative Ag Services regardless of any change in the relationship between the applicant and me.

Name of the Business \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_

Name (please print) \_\_\_\_\_ Name (please print) \_\_\_\_\_

Home Address \_\_\_\_\_ Home Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ City, State, Zip \_\_\_\_\_

**SIGNATURE REQUIRED ON PAGE TWO**

**Innovative Ag Services**  
General Credit Policy

The customer and guarantor agree to the following terms and conditions of the extension of credit for purchases on account as follows:

1. A monthly statement will be sent as of the last day of each month, and is due upon receipt.
2. A finance charge will be assessed on any balance remaining unpaid after the 15th day of the month following receipt of the monthly statement.
3. The finance charge will be assessed at the periodic rate of 1.5%, which is an annual percentage rate of 18%.
4. To avoid a finance charge, pay the entire balance due before the 15<sup>th</sup> of the month following receipt of the monthly statement.
5. If your account is more than 30 days overdue since the monthly statement date, all subsequent purchases must be cash.
6. Innovative Ag Services reserves the right to place a maximum dollar limitation on this account and to terminate further extension of credit in the case of delinquency.
7. The terms of this agreement in no way limit any legal or equitable remedies of Innovative Ag Services with regard to collecting any sums owed by customer or guarantor.
8. In case of any action or any proceedings in any Court to collect any sums payable pursuant to this agreement, or secured hereby, or in any other case permitted by law in which attorney's fees may be collected from Customer, or imposed upon them, or upon any real property, Customer and Guarantor agree to pay all court costs as well as reasonable attorneys' fees and expenses incurred in collecting any sums owed.

Signed \_\_\_\_\_ Date \_\_\_\_\_

**Innovative Ag Services**  
Fuel Card Holder Policy

1. There is a \$10.00 charge for any card needing unlocked after the account has fallen past due. This charge must be paid in cash or money order at one of our locations before the cards are activated.
2. There will be a \$5.00 charge for any customer requesting additional cards due to the loss of cards.
3. There will be a \$5.00 charge for any customer requesting additional cards due to the cards being stolen.
4. Innovative Ag Services reserves the right to charge a minimum fee for large quantity card orders.

Signed \_\_\_\_\_ Date \_\_\_\_\_

**INNOVATIVE AG SERVICES**  
**CREDIT APPLICATION**

*Please check the products you are interested in:*

Grain\_\_\_\_\_ Fertilizer\_\_\_\_\_ Chemicals \_\_\_\_\_ Seed\_\_\_\_\_ Feed\_\_\_\_\_

Propane –

Dryer\_\_\_\_\_ Livestock \_\_\_\_\_ Residential \_\_\_\_\_

Cardrol Gasohol\_\_\_\_\_ Cardrol Diesel\_\_\_\_\_ Fuel Oil\_\_\_\_\_ Lumber\_\_\_\_\_

*Please check the location you will primarily be doing business at:*

Lumberyard\_\_\_\_\_ Garden City\_\_\_\_\_ Lawn Hill\_\_\_\_\_ Union\_\_\_\_\_ Hubbard\_\_\_\_\_ Alden\_\_\_\_\_

Ellsworth\_\_\_\_\_ Williams\_\_\_\_\_ Faulkner\_\_\_\_\_ Ackley\_\_\_\_\_ Allison\_\_\_\_\_ Cleves\_\_\_\_\_

Austinville\_\_\_\_\_ Geneva\_\_\_\_\_ Steamboat Rock\_\_\_\_\_

Amount of monthly business you are planning to do \$\_\_\_\_\_

*If you are applying for a propane account, please give the following information:*

Do you own your tank? Yes or No

What size is your tank? \_\_\_\_\_ gallon tank

What is the percentage in your tank? \_\_\_\_\_

Would you like to be on a keep full or will call status? \_\_\_\_\_