

Heritage FS, Inc. -- New Patron Information Commercial Account

Credit Policy

Firm: FEIN#

Contact: Firm Name DUNS #

Present Address Last First

Street City State Zip

Phone: FAX: Corporation Yes No State

State File # E-mail: Contact via E-mail? Yes No

This Credit Policy was adopted by the Heritage FS Board of Directors. (10-28-08)

1. Statements will be prepared as of the last day of each month, showing purchases and payments incurred the preceding 30 days.
2. All accounts are due and payable upon receipt of monthly Statement of Account and are considered past due when any balance exceeds 30 days outstanding from the original Statement date. Credit privileges may then be denied at Heritage FS, Inc.'s option.
3. A monthly finance charge of 1.8% per month, equivalent to an annual percentage rate of 21.6% will be assessed to all account balances over 30 days past the statement date. Payments are applied first to outstanding Finance Charges then to the oldest unpaid charges, with the monthly Finance Charge then calculated.

Creditors Currently Extending the Greatest Amount of Credit

Credit Ref. Ph: Fax

Name Contact

Credit Ref. Ph: Fax

Name Contact

Bank Ref. Ph: Fax

Name Contact

Products to Purchase: Est. Monthly Purchases: \$

PO # Required to Order? Yes No Signed Delivery Ticket Required? Yes No

Digital Signature Date:

4. No finance charge will be assessed if the balance is paid in full within 30 days of original statement date.

5. **Home Heating (Propane, Kerosene, and Fuel Oil) accounts ONLY will have one fill or 30 days credit limit, whichever comes first. Cash deliveries ONLY will be made to late accounts until the balance is paid in full. EVEN PAYMENT PLANS are available for Home Heating**

6. Cash discounts will not be allowed on any deliveries where any portion of the account is past due.
7. All new patrons must fill out a credit application and have credit approval before buying products on a charge basis.
8. Heritage FS reserves the right to deny credit privileges to any patron and also reserves the right to request financial information prior to the extension of credit.
9. Heritage FS reserves the right to offer different terms than what has been described above.

By signing above, you agree to be bound by the terms and conditions herein contained, pay any Finance Charges assessed and authorize Heritage FS, Inc. to conduct credit inquiries to process this credit request. The above signed also agrees to pay on demand all cost and reasonable attorney fees, incurred or paid by Heritage FS, Inc. in the collection of this account. if suit is ever filed to collect this note, venue shall be in the County of roquois, State of Illinois. *The disclosures and information are made and given in accordance with the requirements of the Federal Truth-in-Lending Act.*

Account balances and account history can be viewed on-line by accessing the Heritage FS, Inc. web site at: www.heritagefs.com.

Plant or Salesman

Patron ID # Date Approved: _____

Heritage FS e-mail: kkraft@heritagefs.com