

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

Credit Policy

Name SSN
Last First

Drivers License # Date of Birth

Spouse SSN
Last First

Present Address
Street City State Zip

Landlord: Yes No If Yes - Tenant's Name:

Phone # Home Phone # Cell

E-mail: Communicate via E-mail? Yes No

Employer (Applicant) Phone

Employer (Spouse) Phone

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.
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 accounts.**
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.

Creditor Currently Extending the Greatest Amount of Credit:

Credit Ref. Ph: Fax
Name Contact

Bank Ref. Ph: Fax
Name Contact

Products to Purchase: Est. Monthly Purchases: \$

Digital Signature Field Date:

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

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 Iroquois, State of Illinois. *The disclosures and information are made and given in accordance with the requirements of the Federal Truth-in-Lending Act.*

Plant or Salesman

Patron ID # Date Approved: _____

Heritage FS e-mail: kkraft@heritagefs.com