



EFFINGHAM EQUITY CREDIT APPLICATION AND CREDIT POLICY FOR COMMERCIAL

Name of Firm		Tax ID No.		Phone No	
Billing Address		City	State	Zip	Date of Birth
Person Responsible for Payables		Payables Email Address			Phone No
Department		Type of Business		Maximum Amount of Credit Required (Monthly)	
List of persons authorized to charge:				\$	
1.		4.			
2.		5.			
3.		6.			
Type of Purchases <input type="checkbox"/> Fuel <input type="checkbox"/> Hardware <input type="checkbox"/> Other		Are Purchase Orders Required? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If private or partnership please give name and addresses of principal owners:					
1.		3.			
2.		4.			
Lender Name and Address		Phone	Balance	Payment	
CREDIT / TRADE REFERENCES:					
Name and Address of trade reference or credit card acct.		Phone	Balance	Payment	

CREDIT AGREEMENT: Your signature(s) below mean(s) that in consideration of Effingham Equity extending credit to you, you agree to the following terms of this agreement upon Effingham Equity's approval of and in reliance upon this application for credit:

1. Effingham Equity will assign you a maximum credit line and has the right to reduce or withdraw your credit privileges under this CREDIT AGREEMENT of any time without prior notice, except as otherwise provided by law.
2. Effingham Equity may permit you to purchase goods and/or services from on Effingham Equity outlet on credit up to your credit line: You agree that said purchases will be governed by the terms of this CREDIT AGREEMENT.
3. Invoices will be issued by Effingham Equity for purchases made under this CREDIT AGREEMENT. Payment of the purchase price shall be made pursuant to the terms set forth on each invoice. Effingham Equity may require you to sign the invoice at the time of ordering or credit purchase or at the time of delivery of the goods or services ordered. You will be liable to Effingham Equity for payment in accordance with the terms of the invoice whether or not you in fact sign the invoice. The date of delivery shall be deemed to be the date of invoice for purposes of payment and assessment of FINANCE CHARGES.
4. If you fail to pay Effingham Equity in accordance with this CREDIT AGREEMENT Effingham Equity has the right, subject to any right you have by law, to collect your default, to declare the entire balance of your account immediately due and payable. If any unpaid balance is referred to an attorney for collection, you will pay to the extent permitted by law, reasonable attorney's fees if the attorney is not our salaried employee, all costs and accrued FINANCE CHARGES on said unpaid balance in accordance with the FINANCE CHARGE RATE SCHEDULE and ACCOUNT DISCLOSURE STATEMENT. A FINANCE CHARGE will be computed on statement date on any invoice which falls in a past due position on the monthly closing date. The FINANCE CHARGE begins to accrue the day after the due date of the invoice. The FINANCE CHARGE is computed monthly on the outstanding balance past due after all payments and credits received by the closing date of the statement have been deducted. The FINANCE CHARGE will be computed based on the following rates, but no higher than maximum rate allowed by law, which are subject to change with proper notice to you.

My/our signature on this CREDIT AGREEMENT and use of the account constitutes my/our consent to the terms and conditions of the account and the CREDIT AGREEMENT. Everything I/we have stated in this application is correct to the best of my/our knowledge. You are authorized to check my/our credit and employment history, to answer questions about your credit experience with me/us, and to confirm the information on this application with my/our bank or any credit reporting agency. I/we hereby acknowledge receipt of a copy of this CREDIT AGREEMENT.

DATED: _____ SIGNED: _____
Credit Applicant

DATED: _____ SIGNED: _____
Co-Applicant

DO NOT WRITE BELOW THIS LINE

OFFICE USE ONLY	ACCOUNT#	CREDIT CODE	\$	APPROVAL DATE	CREDIT REPORT