

PERSONAL CREDIT APPLICATION



Yoder Oil Co., Inc.

Since 1937

Post Office Box 1097 • Elkhart, IN 46515-1097
(574) 264-2107
FAX (574) 264-1475

SERVICE REQUESTED: (please check all that apply)

- Yoder Fleet Express
Home Heating
Lubricants, Greases, Oils
Fuel Deliveries (Agriculture)
Fuel Deliveries (Other.) Fuel Used For

NAME LAST FIRST MIDDLE DATE OF BIRTH

SOCIAL SECURITY # HOME PHONE #

HOME ADDRESS CITY STATE ZIP

IF YOU WOULD LIKE TO RECEIVE INVOICES BY FAX OR E-MAIL, PLEASE COMPLETE:

Fax: E-Mail:

NEAREST RELATIVE NOT AT YOUR ADDRESS NAME ADDRESS RELATIONSHIP

YOUR EMPLOYER ADDRESS

LENGTH OF EMPLOYMENT FULL TIME () PART TIME ()

ANNUAL SALARY \$ ANY OTHER INCOME TO CONSIDER?

CREDIT REFERENCES:

CREDIT CARDS () MASTERCARD () VISA () OTHER ACCT #

CHECKING ACCT WITH ACCT #

SAVINGS ACCT WITH ACCT #

OTHER INFORMATION TO BE CONSIDERED

If your spouse will also use this account or if you would like the credit worthiness of your spouse to be considered, please fill in the following information.

SPOUSE NAME DATE OF BIRTH SOC SEC #

SPOUSE EMPLOYER ADDRESS

ANNUAL SALARY \$ FULL TIME () PART TIME ()

LENGTH OF SERVICE YRS.

I hereby authorize you or any credit reporting agency employed by you to investigate the references herein listed or any of the other information stated above to determine my qualifications for a credit account.

CUSTOMER'S SIGNATURE SPOUSE'S SIGNATURE

DATE

PAYMENT TERMS

Yoder Fleet Express	Net 10 Days From Invoice Date
Home Heating	Net 30 Days From Invoice Date
Lubricants, Greases, Oils	Net 30 Days From Invoice Date
Fuel Deliveries (Agriculture, Other)	Net 30 Days From Invoice Date

Yoder Fleet Express Cardholder Agreement:

Yoder Oil Co., Inc. will issue to customer credit cards bearing Yoder's logo. Such credit cards are the property of Yoder Oil Co., Inc. Customer agrees to surrender credit cards to Yoder Oil Co., Inc. upon Yoder's request. Customer shall be responsible for all purchases made by the customer or any other persons using the cardlock cards issued to the customer, regardless of whether use by another person is authorized or is fraudulent. The customer will immediately notify Yoder Oil Co., Inc. if a card is lost, stolen or misused. The customer agrees that they, or anyone issued cards under them, will not have the PIN# security access code on or near the card should it become lost, stolen or used fraudulently in any way.

It is understood that automatic deliveries will be made based on seasonal degree days for heating oil or calendar cycles for other products, provided that there is no balance due at that time, current budget accounts excluded. Deliveries to be made on a will call basis should be called in no later than 24 hours in advance of the desired delivery time.

The undersigned agrees to pay a Finance Charge equal to 1.5% per month (18% annual) on unpaid balances over 30 days.

A \$36.00 protest and handling fee will be charged for each check that is returned unpaid.

The parties hereto agree that the Elkhart Superior Court, Elkhart County, Indiana, shall have exclusive jurisdiction to determine all matters pertaining to this account, including non-payment of debt, and consent to venue in such court.

It is also agreed that if payment is not received when due and if it is placed with an attorney, certified collection agency, or through any other avenue of collection that THE UNDERSIGNED AGREES TO PAY YODER OIL CO., INC. ALL COSTS OF COLLECTION, INCLUDING A SUM EQUIVALENT TO AN ADDITIONAL ONE THIRD (1/3) OF THE AMOUNT REFERRED TO SUCH COLLECTION AGENCY OR ATTORNEY, WHICH THE UNDERSIGNED AGREES TO BE JUST AND REASONABLE, OR ANY AMOUNT THAT A COURT HAVING JURISDICTION SHALL DETERMINE TO BE JUST AND REASONABLE, WHICH SHALL IMMEDIATELY BE ADDED TO THE AMOUNT DUE.

It is also understood that for value received and the further consideration of any credit that Yoder Oil Co., Inc. may extend to the premises mentioned in this agreement, **the undersigned does (do) hereby agree to the full prompt payment to Yoder Oil Co., Inc. of all indebtedness which the said person has hereto incurred or does hereafter incur for the purpose of merchandise and/or labor charges from Yoder Oil Co., Inc., or its authorized agent or representative.**

I (we) hereby certify that I (we) have read this form in its entirety and accept its terms and conditions, and further state that all information supplied is true in fact and intent. I (we) also give Yoder Oil Co., Inc., authorization to check my (our) credit history anytime Yoder Oil Co., Inc., deems necessary by ordering credit reports from any of the three major credit reporting agencies.

INDIVIDUAL(S) SIGN HERE:

Applicant _____ Date _____

Applicant/Spouse _____ Date _____