

**THE GREAT BEND COOPERATIVE ASSOCIATION**  
**P.O. BOX 68 GREAT BEND, KS 67530**  
**620-793-3531**

DATE \_\_\_\_\_

NAME OF CREDIT PATRON \_\_\_\_\_ (and, if a Corporation, Partnership or LLC);

NAME(S) OF GUARANTOR(S) \_\_\_\_\_

MAILING ADDRESS (PATRON) \_\_\_\_\_ (COUNTY) \_\_\_\_\_

MAILING ADDRESS (GUARANTOR) \_\_\_\_\_ (COUNTY) \_\_\_\_\_

SOCIAL SECURITY NO. \_\_\_\_\_ FEDERAL TAX ID NO. \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_ BIRTH DATE \_\_\_\_\_ DRIVERS LICENSE # \_\_\_\_\_

THIS AGREEMENT, MADE AND ENTERED INTO ON THE ABOVE DATE BY THE CREDIT PATRON, GUARANTOR(S) AND THE GREAT BEND COOPERATIVE ASSOCIATION (GBC), GREAT BEND, KANSAS, PURSUANT TO THE CONSUMER CREDIT PROTECTION ACT (FEDERAL TRUTH IN LENDING ACT, PUBLIC LAW 90-321; 82 STAT. 146) AND THE KANSAS UNIFORM CONSUMER CREDIT CODE (K.S.A. 16(A)1-101 ET SEQ.)

GBC AGREES, IF THIS AGREEMENT IS APPROVED BY GBC, THAT IT SHALL ALLOW THE CREDIT PATRON TO PURCHASE GOODS AND SERVICES ON CREDIT AND THE CREDIT PATRON AGREES TO PAY FOR ANY GOODS AND SERVICES IN ACCORDANCE WITH THIS AGREEMENT.

**DUE DATE:** ALL PURCHASES MADE ON CREDIT DURING THE MONTH THAT ARE REFLECTED ON THE PERIODIC BILLING STATEMENT FOR SUCH MONTH ARE DUE AND PAYABLE UPON RECEIPT OF THE BILLING STATEMENT.

**CONVENIENCE:** IF ALL PURCHASES ARE PAID IN FULL BEFORE THE LAST DAY OF THE MONTH FOLLOWING THE MONTH CREDIT PURCHASE, THE ACCOUNT SHALL NOT BE SUBJECT TO ANY **FINANCE CHARGE**.

**FINANCE CHARGE:** ANY ACCOUNT NOT PAID BY THE LAST DAY OF THE MONTH FOLLOWING THE MONTH OF PURCHASE SHALL BE SUBJECT TO A FINANCE CHARGE OF 1.5% PER MONTH (ANNUAL PERCENTAGE RATE OF 18%) ON THE AMOUNT FINANCED, SAID FINANCE CHARGES TO APPLY TO THE UNPAID BALANCE ON THE ACCOUNT ON THE LAST DAY OF THE BILLING CYCLE CARRIED OVER FROM THE PRIOR MONTH, AND THE MINIMUM AMOUNT OF SUCH CHARGE SHALL BE \$.50 PER MONTH.

**TERMINATION OF CREDIT:** THE COOPERATIVE RESERVES THE RIGHT TO TERMINATE CREDIT SALES TO ANY PATRON AT ANY TIME WITHOUT PRIOR NOTIFICATION, AND IN ADDITION THERETO, NO ADDITIONAL CREDIT PURCHASES WILL BE ALLOWED TO ANY ACCOUNT IF ANY PORTION OF THE ACCOUNT IS UNPAID OR IF THE SECOND BILLING DATE, OR THE ACCOUNT IS MORE THAN 30 DAYS PAST DUE.

**CHANGE IN TERMS:** THIS AGREEMENT MAY BE CHANGED BY THE COOPERATIVE TO INCREASE THE FINANCE CHARGE, CHANGE THE DUE DATE, CHANGE THE BILLING CYCLE, AND CHANGE THE METHOD OF CALCULATING THE FINANCE CHARGE, CHANGE MATTERS OF A SIMILAR NATURE WITHIN THE LIMITATIONS OF APPLICABLE LAW. NOTICE OF ANY SUCH CHANGE SHALL BE GIVEN TO THE PATRON IN TWO BILLING CYCLES PRIOR TO THE EFFECTIVE DATE OF CHANGE.

**SECURITY FOR ACCOUNT:** ANY PURCHASE(S) MADE PURSUANT TO THIS AGREEMENT SHALL BE SECURED BY A SECURITY INTEREST AND LIEN IN ANY INVESTMENT THE PATRON MAY HAVE IN THE COOPERATIVE. INVESTMENT MEANS ANY CERTIFICATE OF INDEBTEDNESS, NOTE, STOCK, OR STOCK CREDIT, OR REVOLVING FUND CREDIT OR PATRONAGE LEDGER CREDIT. THE PATRON DOES NOT HAVE THE RIGHT TO DEMAND OFFSET OF SUCH INVESTMENT ON HIS ACCOUNT. SUCH AN OFFSET MAY BE MADE ONLY AT THE DISCRETION OF THE BOARD OF DIRECTORS OF THIS ASSOCIATION.

**DEFAULT:** IN THE EVENT THE AMOUNT IS NOT PAID, THE UNDERSIGNED AGREES TO PAY THE REASONABLE COSTS OF COLLECTION, INCLUDING, BUT NOT LIMITED TO, COURT COSTS, ATTORNEYS' FEES AND COLLECTION AGENCY FEES.

**AGENCY:** UNTIL NOTIFIED IN WRITING TO THE CONTRARY BY THE PATRON, THE COOPERATIVE ASSOCIATION MAY ASSUME THAT THE PATRON'S SPOUSE, CHILDREN OVER THE AGE OF SIXTEEN YEARS, AND EMPLOYEES, IF ANY, ARE AUTHORIZED TO PURCHASE GOODS OR SERVICES AND CHARGE THEM TO THE PATRON'S ACCOUNT.

**GUARANTY:** IN CONSIDERATION OF THE EXTENSION OF CREDIT BY THE COOPERATIVE TO THE ENTITY IDENTIFIED AS PATRON, THE UNDERSIGNED GUARANTORS PERSONALLY, FULLY AND UNCONDITIONALLY GUARANTY THE PAYMENT OF ALL SUMS DUE TO THE COOPERATIVE.

\_\_\_\_\_  
PATRON/GUARANTOR

\_\_\_\_\_  
PATRON SPOUSE /GUARANTOR

NOTE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT) : BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THE LAW CONCERNING THIS CREDITOR IS FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, AND WASHINGTON, D.C. 20580.

**CREDIT APPLICATION**

**THE GREAT BEND COOPERATIVE ASSOCIATION  
606 MAIN, BOX 68, GREAT BEND, KS 67530  
620-793-3531**

FULL NAME (PLEASE PRINT) \_\_\_\_\_ AGE \_\_\_\_\_

ADDRESS \_\_\_\_\_

EMPLOYER \_\_\_\_\_ HOW LONG \_\_\_\_\_

FORMER EMPLOYER \_\_\_\_\_

SPOUSE'S NAME \_\_\_\_\_

SPOUSE'S EMPLOYER \_\_\_\_\_

BANK \_\_\_\_\_

CREDIT REFERENCES 1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

PERSONAL REFERENCES 1. \_\_\_\_\_ ADDRESS \_\_\_\_\_

2. \_\_\_\_\_ ADDRESS \_\_\_\_\_

3. \_\_\_\_\_ ADDRESS \_\_\_\_\_

MAXIMUM CREDIT DESIRED \$ \_\_\_\_\_

IF CREDIT IS APPROVED, NAMES OF THOSE WHO WILL BE ALLOWED TO CHARGE TO YOUR ACCOUNT.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

DRIVERS LICENSE # \_\_\_\_\_ STATE OF ISSUE \_\_\_\_\_

SIGNATURE \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_

SPOUSE'S SIGNATURE \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_