



317 GREEN BAY RD, STURGEON BAY, WI 54235  
 PHONE (920)743.6555 FAX (920)743.6743

**APPLICATION FOR MEMBERSHIP & CREDIT**

ACCOUNT NUMBER
COD CODE
DATE APPROVED (OFFICE USE ONLY)

IS THIS APPLICATION FOR CREDIT?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
ENROLL IN PAPERLESS BILLING?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

MEMBERSHIP

APPLICANT/JOINT APPLICANT - IF NOT LIVING TOGETHER PLEASE SUBMIT SEPARATE APPLICATION		
PRIMARY APPLICANT	BIRTH DATE	SOCIAL SECURITY NUMBER
JOINT APPLICANT	BIRTH DATE	SOCIAL SECURITY NUMBER
MAILING ADDRESS	CITY	STATE ZIP
DELIVERY ADDRESS (IF DIFFERENT THAN MAILING ADDRESS)	CITY	STATE ZIP
MAIN PHONE #	CELL PHONE #	EMAIL ADDRESS

CREDIT

IF YOU WISH TO HAVE A CREDIT ACCOUNT, PLEASE COMPLETE THE SECTION BELOW				
# OF YEARS AT THIS ADDRESS	OWN	MONTHLY MORTGAGE, RENT OR LEASE PAYMENT \$	OTHER INCOME, IF ALIMONY, CHILD SUPPORT, OR SEPERATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS BASIS FOR REPAYING THIS OBLIGATION.	
	RENT			
	LEASE			
PRESENT EMPLOYER-PRIMARY	POSITION/TITLE	YRS	GROSS MONTHLY SALARY \$	OTHER INCOME \$
PRESENT EMPLOYER-JOINT	POTISION/TITLE	YRS	GROSS MONTHLY SALARY \$	OTHER INCOME \$

BUSINESS

BUSINESS APPLICANTS - PLEASE COMPLETE THE DARK GREY SECTION BELOW				
NAME OF ENTITY AND DBA, IF APPLICABLE			FEDERAL ID NUMBER	
TYPE OF BUSINESS	DATE STARTED	IF AG BUSINESS-CROPS & ACRES FARMED	ANNUAL GROSS INCOME \$	ANNUAL NET INCOME \$
MAILING ADDRESS	CITY	STATE	ZIP	
DELIVERY ADDRESS (IF DIFFERENT THAN MAILING ADDRESS)	CITY	STATE	ZIP	
MAIN PHONE #	CELL PHONE #	EMAIL ADDRESS	BANK INSTITUTION	
TYPE <input checked="" type="checkbox"/>	<input type="checkbox"/> SOLE PROPRIETOR	<input type="checkbox"/> CORPORATION	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> LLC (STATE) <input type="checkbox"/> OTHER (SPECIFY)
NAME OF OFFICERS OF CORPORATION, OTHER PARTNERS, OR MEMBERS OF LLC				
AUTHORIZED AGENT NAME (IN ADDITION TO APPLICANT)		TITLE	AMOUNT OF CREDIT REQUESTED \$	
CREDIT REFERENCES - ALL 3 REFERENCES ARE REQUIRED FOR A BUSINESS CREDIT ACCOUNT				
NAME	ADDRESS		PHONE #	
NAME	ADDRESS		PHONE #	
NAME	ADDRESS		PHONE #	

RETAIN A COPY OF THIS APPLICATION. IT CONTAINS THE TERMS AND CONDITIONS THAT WILL GOVERN THE RIGHTS OF THE PARTIES.

**PLEASE READ & SIGN ON THE BACK PAGE UNDER TERMS & CONDITIONS OF CREDIT RELATIONSHIP.  
 THE APPLICATION CANNOT BE PROCESSED UNLESS THE APPLICATION IS SIGNED AND DATED.**

# TERMS AND CONDITIONS OF CREDIT RELATIONSHIP

## IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

- If you want to preserve your rights under the Act, here's what to do if you think your bill is wrong or if you need more information about an item on your bill:
  - Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS UNDER THIS LAW) the following:
    - Your name and account number.
    - A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document unless you have a duplicate copy for your records.
    - The dollar amount of the suspected error.
    - Any other information (such as your address) which you think will help us to identify you or the reason for your complaint or inquiry.
  - Send your billing error notice to the address on your bill which is listed after the words: "Send inquires to." Mail it as soon as you can, but in any case, early enough to reach us within 60 days after the bill was mailed to you.
- We must acknowledge all letters pointing out possible errors within 30 days of receipt, unless we are able to correct your bill during that 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once we have explained the bill, we have no further obligation to you even though you still believe there is an error, except as provided in paragraph 5 below.
- After we have been notified, neither we nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute, but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until we have answered your inquiry. HOWEVER, YOU REMAIN OBLIGATED TO PAY THE PARTS OF YOUR BILL NOT IN DISPUTE.
- If it is determined that we have made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that we have no made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, we must send you a written notification of what you owe; and if it is determined that we did make a mistake in billing the disputed amount, you must be given time to pay which you normally are given to pay undisputed amounts, before any more finance charges or late payment charges on the disputed amount can be charged to you.
- If our explanation does not satisfy you and you notify us in WRITING WITHIN 10 days after you receive this explanation that you still refuse to pay the disputed amount, we may report you to the credit bureaus and other creditors and may pursue regular collection procedures. But we must also report that you think you do not owe the money, and we must let you know to whom such reports were made. Once the matter has been settled between you and us, we must notify those to whom we reported you as delinquent of the subsequent resolution.
- If we do not follow these rules, we are not allowed to collect the first \$50 of the disputed amount and finance charges, even if the bill turns out to be correct.
- If you have a problem with property or services purchased, you may have the right not to pay the remaining amount due on them, if you first try in good faith.

The undersigned does hereby consent to take any qualified written notices of allocations of patronage refunds issued by DCC with respect to all patronage of the undersigned distribute with the association occurring during the current and all subsequent taxable years of the association, into account at their stated dollar amounts, for income tax purposes, in the year in which any such qualified written notices of allocations are received by the undersigned.

### AGREE THAT THE FOLLOWING TERMS WILL GOVERN ANY PURCHASES MADE WHICH ARE CHARGED TO ANY ACCOUNT THAT I MAY HAVE WITH DCC:

- Purchases made one month are due the 30<sup>th</sup> of the following month.
- A FINANCE CHARGE OF 1.50%, which is an (ANNUAL PERCENTAGE RATE OF 18%) per year, shall be applied to that part of any balance that resulted from purchases made during a calendar month, but not paid before the last of the following month plus any previous balance that remained unpaid.
- Any payments or credits will be applied to the oldest amount owed.
- In the event that collection proceedings must be instituted to collect any balance due, Door County Cooperative ("DCC") shall be entitled to recover its reasonable attorney's fees and expenses.
- DCC has the right to amend the terms and conditions of this agreement by providing written notice of its intentions to do so in a manner and to the extent required by applicable law.
- If applying for a Joint Account, each joint account holder shall be bound by the terms of this agreement and each shall be jointly and severally liable for payment of all purchases made under this agreement.
- DCC has the right to limit or terminate the charge account, but termination shall not affect the obligation to pay an existing balance. If the amounts billed on two occasions within a 12-month period have not been paid and there has been a failure to cure the default within 15 days after DCC mails or emails (if customer uses Paperless Billing) a written default notice, DCC may at its option declare the entire balance due and payable.

### **PAPERLESS BILLING**

- Your use of Paperless Billing does not alter your liability or obligations that currently exist between you and DCC.
- You understand that, upon activation of Paperless Billing, you will no longer receive DCC bills through the mail. Instead, DCC will use commercially reasonable efforts to send you an e-mail notification to the e-mail address listed on your account with a PDF attachment displaying your statement. In the event you do not receive notification, it is your responsibility to contact DCC.
- Notwithstanding any notification failure by DCC, it is your sole responsibility to pay your DCC bills on time to avoid applicable late fees, interest and collection activity.
- You may unenroll from Paperless Billing at any time by calling DCC at (920) 743-6555. After you unenroll, any future bills will be mailed to your current address on file with DCC.
- If e-mails are returned as undeliverable, DCC reserves the right to unenroll you in Paperless Billing, and return to sending you a paper bill. You may reenroll at any time after correcting any e-mail address error. DCC reserves the right to cancel the electronic presentment of your bills at any time.
- DCC does not automatically update or change your personal information and you must update or confirm any changes to your personal information, including any changes to your e-mail address or phone number, by contacting DCC.
- THE PAPERLESS BILLING SERVICE IS PROVIDED "AS IS", "WITH ALL FAULTS", AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMIT, WARRANTIES OF TITLE, MERCHANTABILITY, NON-INFRINGEMENT, OR FITNESS FOR A PARTICULAR PURPOSE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. YOU ASSUME ALL RESPONSIBILITY AND RISK FOR USE OF THE PAPERLESS BILLING. DCC DOES NOT WARRANT THAT THE PAPERLESS BILLING INFORMATION, PROCESSES, OR SERVICES WILL BE UNINTERRUPTED, ACCURATE, COMPLETE, USEFUL, FUNCTIONAL, OR BUG-OR-ERROR-FREE. IF APPLICABLE STATE LAW DOES NOT ALLOW THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES; THE RELEVANT PORTIONS OF THE ABOVE EXCLUSION MAY NOT APPLY.
- By accepting these Paperless Billing terms, you acknowledge that you: (i) can access and read these terms, (ii) can access your paperless bill; and (iii) consent to receiving your bill exclusively through electronic means.
- Your obligation to pay your DCC bill by the due date is not altered or modified in any way by any termination or cancellation of Paperless Billing.

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree of has actual knowledge of the adverse provision.

BY THE SIGNATURE BELOW, APPLICANT STATES THAT THEY HAVE READ, UNDERSTAND, AND AGREE TO THE TERMS AND CONDITIONS SET FORTH HEREIN AND FURTHER CERTIFIES THAT ALL OF THE INFORMATION CONTAINED IN THE APPLICATION AND ANY ATTACHMENTS IS TRUE AND CORRECT TO THE BEST OF THEIR INFORMATION, KNOWLEDGE, AND BELIEF AND FURTHER CERTIFIES THAT THEY ARE AUTHORIZED TO EXECUTE THIS APPLICATION ON BEHALF OF APPLICANT.

\_\_\_\_\_  
PRIMARY APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
JOINT APPLICANT

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BUSINESS ENTITY APPLICANT NAME

\_\_\_\_\_  
BY

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
DATE

APPLICANT SHOULD RETAIN A COPY OF THIS APPLICATION AS IT CONTAINS THE TERMS AND CONDITIONS THAT WILL GOVERN THE RIGHTS OF THE PARTIES SHOULD CREDIT BE EXTENDED.

### **PERSONAL GUARANTEE – FOR BUSINESS ENTITY APPLICANTS**

For and in consideration of Door County Cooperative (DCC) extending credit to the business named in this Application, the undersigned hereby personally guarantee to DCC the payment of any obligation of the business or its successors and assigns and I hereby agree to bind myself to pay DCC on demand any sum which may become due to DCC by the business whenever the business or its successors and assigns shall fail to pay the same. It is understood that this guaranty shall be a continuing and irrevocable guaranty and indemnity for all indebtedness of the business or its successors and assigns. The undersigned hereby waive notice of default of non-payment or other terms of this agreement and consent to any modification or renewal of the credit agreement hereby guaranteed.

\_\_\_\_\_  
NAME (PRINTED)

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE