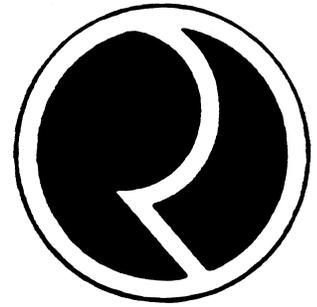




P.O. Box 315 • Wabash, IN 46992
 Phone: (260)563-3317
 Fax: (260)563-4692
 Email: info@jmr oil.com



Individual Credit Application Form

Reason for Application: Cardlock _____ LP _____ Home Heat _____ Lubricants _____ Fuel Del _____
 (If cardlock write desired # of cards)

Name _____ Social Security # _____ Date of Birth _____

Spouse _____ Social Security # _____ Date of Birth _____

Billing Address _____ City _____ State _____ Zip _____

Delivery Address _____ City _____ State _____ Zip _____

Telephone # _____ Fax # _____

Sales Tax Exempt # _____

Invoice/Statement Delivery Preference: Mail _____ E-Mail _____ Fax _____

Corresponding E-Mail or Fax Number _____

Bank Name _____ City _____ State _____ Zip _____

Credit References:

1. Name _____

2. Name _____

3. Name _____

Employment Information (Primary Name):

Employed By _____ How Long _____ Occupation _____

Address _____ City _____ State _____

Employment Information (Secondary Name):

Employed By _____ How Long _____ Occupation _____

Address _____ City _____ State _____

CREDIT AGREEMENT

This agreement is for () Gasoline, () Fuel Oil, () Lubricants, () Coolants, () Other. Deliveries to made on a(n) () Automatic, () will call basis. Automatic Fuel Oil Deliveries will be made based on seasonal degree-days, calendar cycles for other products provided that there is no balance due at that time, and 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.

It is also agreed that if payment is not received when due and if it is placed with an attorney, certified collection agency, or other avenue of collection, for collection that the undersigned guarantor(s) agrees to pay to you all costs of collection, which the undersigned guarantor(s) agrees to be just and reasonable, or any court having jurisdiction shall determine to be just and reasonable, which shall be immediately be added to the amount due. This guarantee may not be waived orally and shall continue in full force and effect until such a time when you shall receive from the undersigned written revocation and such revocation shall not in any way relieve the undersigned from liability for indebtedness incurred prior to the actual receipt by you at your office of such notice. Said notice should be sent certified with return receipt and the signed registry return receipt card shall be the best evidence thereof.

It is also understood that for value received and the further consideration of any credit that you may extend to the premises mentioned in the agreement, the undersigned does (do) hereby guarantee the full prompt payment to you of all indebtedness which the said person or corporation has hereto incurred or does hereafter incur for the purchase of merchandise and or labor charges from J.M. Reynolds Oil Co., Inc. or it authorized agent or representative. If over 10 days late, may access a delinquency charge of \$18.50. The creditor will be charged \$25.00 for each dishonored check, negotiable order of withdrawal, or share draft returned instrument.

I (We) hereby certify that I (we) have read the form in its entirety and accepts its conditions, and further state that all information supplied by me is true in fact and intent.

INDIVIDUAL SIGNS HERE

Applicant _____

Spouse _____ This above agreement accepted this
 _____ day of _____, 20_____

By _____ (Name & Title)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18% when open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 15 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$5.00
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$18.50 • Returned Payment Up to \$25.00