



Business Credit Application

Name/Address

Phone: 859-431-0121

Fax: 859-431-4977

Legal Name:			Phone:		
DBA:			Fax:		
Physical Address:			Mailing Address:		
City:	State:	ZIP:	City:	State:	ZIP:

Company Information

Type of Business:		In Business Since:			
Legal Form Under Which Business Operates:					
Corporation <input type="checkbox"/>		Partnership <input type="checkbox"/>		Proprietorship <input type="checkbox"/>	
				LLC <input type="checkbox"/>	
If Division/Subsidiary, Name of Parent Company:			In Business Since:		
Federal Tax Id No.		Tax Exempt? Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, please attach appropriate form.)			
Monthly Credit Needed:					
Principle / Owner Name (If more than one please attach sheet.):				SSN:	
Address:		City:		State:	
		ZIP:		Phone:	

Bank References

Institution Name:		Institution Name:	
Checking Account #:		Savings Account #:	
Address:		Address:	
Phone:		Phone:	

Trade References

Company Name:	Company Name:	Company Name:
Contact Name:	Contact Name:	Contact Name:
Address:	Address:	Address:
Phone:	Phone:	Phone:
Fax:	Fax:	Fax:
Credit Limit:	Credit Limit:	Credit Limit:
Account Opened Since:	Account Opened Since:	Account Opened Since:

I hereby certify that the information contained herein is complete and accurate. This information has been furnished with the understanding that it is to be used to determine the amount and conditions of the credit to be extended. I hereby authorize the financial institutions listed in this credit application to release necessary information to the company for which credit is being applied for in order to verify the information contained herein. Furthermore, I agree to be bound by the terms of the attached Account Agreement, which are incorporated by reference and made a part of this application. **Signature required on all pages.**

Signature

Date

** Office Use Only **

Approved by:	Date of Approval:
Credit Limit Assigned:	Customer Notified:

ACCOUNT AGREEMENT / SECURITY AGREEMENT

In this Account Agreement / Security Agreement ("Agreement"), the words "you" and "your" mean any person who signs this Agreement or is authorized to use the Account that is established at your request, the terms of which appear in this Agreement, the words "we", "us", and "our" mean any person to whom this Agreement or the indebtedness created under this Agreement may be assigned.

1. **Promise to Pay.** In return for extending credit to you on this Account, you promise to pay us for purchases that you make on this Account. You also promise to pay us all other charges mentioned below, according to the terms of this Agreement.
2. **Terms of Sale:** You understand that your terms of sale will be **Net 30th** following the date of purchase. Any amount not paid within these terms is Past Due and will be subject to a Finance Charge.
3. **Finance Charge Rates/Minimum Finance Charge.** If a Finance Charge is imposed we apply a monthly periodic rate of 1.5% (Annual Percentage Rate 18%). A minimum Finance Charge of \$0.50 is imposed in each billing in which the Finance Charge resulting from application of the above-stated monthly periodic rate would be less than \$0.50.
4. **Finance Charge Aged Period Method.** We figure the Finance Charge on your Account each period by multiplying your Amount Due by the applicable monthly periodic rate. The result of that calculation is the total Finance Charge for the billing period.
5. **Return Check Fee.** If any check presented in payment on your Account is returned to us unpaid by your bank, we may charge your Account the amount of the check plus a reasonable collection of \$50.00 to cover our collection costs, or such other amount as may be authorized under Kentucky law. We will add any such fee to the balance due in your Account.
6. **Security Interest.** You grant us purchase money security interest in all merchandise purchased on your Account until such merchandise is paid in full. We will allocate your payments first to any unpaid Finance Charge and fees, then to pay off each invoice in the order in which it was purchased, oldest purchases first.
7. **Default/Collection Costs.** If we fail to receive any payment when due, if you declare bankruptcy, or if you die, it will be a default, and, subject to any right you may have under state law to receive notice of and to cure such default, we may declare the entire unpaid balance in the Account due and payable. We may also repossess any item of merchandise in which we still retain a security interest, but we will do so only in the manner and to the extent permitted by applicable law. If your Account is referred to an attorney who is not our salaried employee and we prevail in a suit against you to collect the amount you owe, in addition to the full amount owed and any court costs, you agree to pay our attorney's fees, to the extent permitted by applicable law. No attorney's fees will be imposed in any state, or in any amount, unless permitted by law. To the extent permitted by applicable law, after we declare the entire unpaid balance due, we may impose interest on the outstanding balance due each month until we obtain a court judgment for the amount you owe.
8. **Canceling or Limiting Your Credit.** We have the right at any time to limit or terminate the use of your Account without giving you notice in advance, unless we are required to give you notice by applicable law. You agree to notify us promptly if any non-authorized person has used your Account.
9. **Change in this Agreement.** We may change any term of this Agreement, including the rate of Finance Charge, by furnishing you notice of the change to the extent required by law. If permitted by applicable law, any new terms may at our option be applied to any balance existing in the Account at the time of the change, as well as to any subsequent transactions.
10. **Credit Investigation.** You give us permission to investigate your credit history by obtaining consumer reports and by making direct inquiries of businesses where you have accounts and where you work. We may request a consumer report from consumer reporting agencies in considering your application for this Account and later in connection with an update, renewal, extension of credit, or in connection with the collection of this Account. Upon your request we will tell you whether or not a consumer report was requested and the name and address of any consumer-reporting agency that furnished the report. You also authorize us to report your performance under this Agreement to credit bureaus and others who may properly receive such information.

Signature

Date

(over)

- 11. Change of Address.** You agree to notify us promptly in writing if you move. Until we receive written notice of your new address we will continue to send Statements and other notices to the address in our records. After we receive written notice that you have moved to another state, any terms that are applicable to your new state of residence set forth in this Agreement will apply to the entire balance in your Account, including any balance incurred before you moved.
- 12. Governing Law.** You understand and agree that this Agreement is entered into between you and us in the Commonwealth of Kentucky; it is not valid until we accept it in Kentucky, and any credit we extend to you is extended from Kentucky. You further understand and agree that this Agreement is governed only by applicable federal law and the law of the Commonwealth of Kentucky, whether or not you live in Kentucky and whether or not you use your Account in Kentucky. Any dispute regarding this Agreement, the goods purchased on the Account, or any other aspect of the relationship shall be resolved in the Courts of Boone County, Kentucky.
- 13. Severability.** Any provision of this Agreement found to violate applicable law or be otherwise unenforceable should not affect the enforceability of any other provision herein.
- 14. Disputed Amounts.** All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full", or which you otherwise tender as full satisfaction of a disputed amount, must be sent to us at the address for billing inquiries shown on the Statement.
- 15. Telephone Monitoring.** We treat every customer call confidentially. To ensure that you receive accurate and courteous service, on occasion, a second employee may monitor your call.

Signature

Date