



**CONFIDENTIAL CREDIT APPLICATION FOR INDIVIDUALS**  
**THE GARDEN CITY CO-OP, INC.**  
**BOX 838, GARDEN CITY, KS 67846**  
**620-275-6161**

Date \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Name \_\_\_\_\_ Spouse \_\_\_\_\_  
 Soc Sec # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
                     Self                      Spouse                      Self                      Spouse  
 Mailing Address \_\_\_\_\_ How long at this address? \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Street Address (If Different From Above) \_\_\_\_\_  
 Previous Address \_\_\_\_\_  
 Own \_\_\_ Rent \_\_\_ Furnished By Employer \_\_\_ Landlord Name \_\_\_\_\_ Phone \_\_\_\_\_



**SELF EMPLOYED – USE THIS SECTION**

Name of Business \_\_\_\_\_ Address \_\_\_\_\_  
 How Long in Business \_\_\_\_\_ Years. Approximate Monthly Income \$ \_\_\_\_\_  
 Type of Business \_\_\_\_\_



**NOT SELF EMPLOYED – USE THIS SECTION**

Name of Employer \_\_\_\_\_ Address \_\_\_\_\_  
 Position \_\_\_\_\_ Supervisor \_\_\_\_\_  
 How Long Employed by Above \_\_\_\_\_ Wages \$ \_\_\_\_\_  
 Previous Employer (If Less Than 1 Year) \_\_\_\_\_  
 Address \_\_\_\_\_ Phone \_\_\_\_\_  
 Spouse Employer \_\_\_\_\_ Address \_\_\_\_\_  
 Position \_\_\_\_\_ Supervisor \_\_\_\_\_ Wages \$ \_\_\_\_\_  
 List Those Authorized to Charge to Your Account \_\_\_\_\_  
 \_\_\_\_\_

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**PLEASE COMPLETE THE BACK OF THIS FORM OR CREDIT APPLICATION IS INVALID**

**ALL APPLICANTS – USE THIS SECTION**

I (We) do hereby authorize those persons or firms listed below to truly divulge any and all credit information concerning me (us) which may be requested by the Garden City Co-op, Inc.

Bank \_\_\_\_\_

Account Numbers: Checking \_\_\_\_\_ Savings \_\_\_\_\_ Loan \_\_\_\_\_

Credit References:      Firm                              Address                              Phone

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

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

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

Amount of Credit Requested on 30 Day Basis \$ \_\_\_\_\_ Amount Approved \$ \_\_\_\_\_

Have you Been Adjudged Bankrupt Within the Last 7 Years? Yes \_\_\_\_\_ No \_\_\_\_\_

Signature \_\_\_\_\_ Spouse Signature \_\_\_\_\_

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, natural origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from the public program, or 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, Washington D.C. 20580

**THE GARDEN CITY CO-OP, INC.**  
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To be completed by Patron – PLEASE PRINT

\_\_\_\_\_ Account Number \_\_\_\_\_  
*(Patron's Name)*

This agreement is made and entered into on the date below stated by the Patron and The Garden City Co-op, Inc. of Garden City, Kansas. Hereinafter referred to as The Garden City Co-op, Inc. pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act) and The Kansas Uniform Consumer Credit Code).

The Garden City Co-op, Inc. agrees that if this Agreement is properly signed and filed with a properly approved credit account, it shall allow the patron or agents thereof to purchase goods or services on credit, and the Patron agrees to pay for any goods or services so purchased in accordance with this Agreement.

**DUE DATE:** All purchases made on credit during the month are due and payable upon receipt of a monthly billing period statement.

**CONVENIENCE CREDIT:** If all purchases on the Patron's account are paid in full on or before the last day of the accounting period after a periodic statement is mailed, the account shall not be subject to finance charges. Payments will be credited to the account on the date received and not the date postmarked.

**FINANCE CHARGE:** Any balance not paid by the last day of the accounting period in which a periodic statement is mailed shall be subject to a **FINANCE CHARGE** of 1.5% per month, which is an **ANNUAL PERCENTAGE RATE** of 18%. Said **FINANCE CHARGE** to apply to the unpaid balance on the account on the last day of the billing cycle carried over from the prior monthly billing cycle, and the minimum amount of such **FINANCE CHARGE** shall be \$5.00 per month.

**TERMINATION OF CREDIT:** The Garden City Co-op, Inc. reserves the right to terminate credit sales to a Patron at any time. No further credit privileges shall be allowed on any account with a past due balance unless prior arrangements have been made with the Garden City Co-op, Inc. credit department.

**FINANCIAL STATEMENT:** The Garden City Co-op, Inc. retains the right to request a current financial statement at any time that it is deemed necessary to justify further extension of credit.

**CHANGES IN TERMS:** The Garden City Co-op, Inc. reserves the right to change any part of this policy with written notice within the limitations of the applicable law.

**CONTRACT SALES:** Grain sales or sales on contracts will be subject to the terms and provisions of the contract.

**AGENT:** Until notified in writing to the contrary by the Patron, The Garden City Co-op, Inc. will assume that the Patron's spouse, children over the age of 16 years, and employees, if any, are authorized to purchase goods or services and charge them to the Patron's account.

\_\_\_\_\_  
*(Patron's Name)*

\_\_\_\_\_  
*(Patron's Spouse or Partner)*

\_\_\_\_\_ This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_  
The Garden City Co-op, Inc.