



"Products For Professionals"

P.O. BOX 155 • CHICKAMAUGA, GA 30707 • 706-375-2851 • FAX: 706-375-5798

TERMS AND CONDITIONS OF CREDIT FROM WHITFIELD OIL CO., INC.

In consideration of the terms of sales, herein and for the extension of credit by Whitfield Oil Company, Inc., the undersigned as an approved representative of Applying Company (hereinafter referred to as the Applicant) agrees to pay for all purchases in accordance with the terms and conditions set forth below. The Applicant assumes full responsibility for payment of goods delivered to the Applicant's place of business or location provided by special instruction from the Applicant or any approved agent of the Applicant. The Applicant agrees to notify Whitfield Oil Company, Inc. within 24 hours of any shortages of product delivered, and ten (10) business days of any discrepancy in billing invoice.

TERMS

- ✓ Credit extended for wholesale **fuel** and **gasoline deliveries** are due NET TEN (10) days from the date of delivery.
- ✓ Fastway Account terms are EFT (Easy Pay) on the 15th of the billing month.
- ✓ Credit for lubricants and other products are due NET THIRTY (30) days from the date of delivery.

A finance charge of 1 1/2% will be charged to all accounts not paid by the due date. This is an annual percentage rate of 18%. Based on Whitfield Oil Company's credit standards, delinquent accounts will be placed on credit hold until said account is brought current. At any time, the Applicant may be required to remit payments via electronic funds transfer (EFT) to clear outstanding lubricant or fuel balances that are past due.

CREDIT POLICY

Credit Lines will be established and based on information the Applicant supplies to us, and through reports from Equifax or another credit reporting company. Credit lines will be updated on a need be basis. Your assigned Account Representative may ask for a prepayment check should the credit limit be reached before further shipments are made. Permanent loss of credit may occur if frequent delinquencies occur.

**A Personal Guaranty or a Standby Letter of Credit from a Financial Institution
MUST accompany credit requests for \$3,000.00 or more.**

BILLING

It is the Applicant's responsibility to ensure Whitfield Oil Company, Inc. has correct and current billing information and to issue payment within the Terms listed above. Failure to receive an invoice does not relinquish responsibility from payment. Statements are mailed monthly by request. Statements are for account information only and are not for billing purposes. Any past due invoice listed on a statement is due immediately.

EMAIL

I understand by listing my email address below, I acknowledge that all invoices will be sent to the email address listed below, and will not be sent U.S. Mail. Failure to receive the invoice does not relinquish my responsibility to remit payment within terms. If at any time I need to change the email address or stop email delivery, I will notify Whitfield Oil Company, Inc. in writing.

EMAIL ADDRESS

ALTERNATE EMAIL ADDRESS

RETURNED CHECKS

A service charge of Twenty (20) Dollars will be placed on any account submitting an insufficient check. The Applicant's credit limit will be void after two (2) insufficient checks within a six (6) month period.

COLLECTION

The information provided to Whitfield Oil Company, Inc. by the Applicant(s) is warranted as true and accurate. The Applicant(s) agrees to pay all costs and expenses including but not limited to attorney fees, incurred by Whitfield Oil Company, Inc. in the collection of past due accounts.

CREDIT INFORMATION

I hereby authorize Whitfield Oil Company, Inc. to run a consumer credit report on my social security number for acquiring and maintaining a credit account with Whitfield Oil Company, Inc. Should I become in arrears while having a balance owed to Whitfield Oil Company, Inc. or should I request a status change, such as but not limited to, change in credit limit and/or change in terms, Whitfield Oil Company, Inc. is authorized to obtain a consumer credit report on my social security number. I understand the information found in my personal credit report will be only one of several deciding factors in Whitfield Oil Company, Inc. choosing to grant me a credit account. I also understand the credit report will remain the confidential property of Whitfield Oil Company, Inc.

PRINTED NAME

SIGNATURE

HOME STREET ADDRESS

CITY STATE ZIP

SOCIAL SECURITY NUMBER

DATE

WITNESS

** Whitfield Oil Company receives its consumer credit information from:
Experian 701 Experian Parkway, P.O. Box 2002, Allen, TX 75013 • 1-888-397-3742 • www.experian.com/reportaccess
Please contact Experian if you wish to review your credit report, should you be declined for credit from Whitfield Oil Company, Inc.,
based on information found in your credit report.**

REFERRAL INFORMATION

Listed below are credit references which Whitfield Oil Company, Inc., may call on for the purpose of
_____ to establish a credit account with Whitfield Oil Company, Inc.
your company name

COMPANY NAME _____
ACCOUNTING CONTACT _____
PHONE NUMBER _____ FAX NUMBER _____

COMPANY NAME _____
ACCOUNTING CONTACT _____
PHONE NUMBER _____ FAX NUMBER _____

COMPANY NAME _____
ACCOUNTING CONTACT _____
PHONE NUMBER _____ FAX NUMBER _____

Notice to Applicant: Do Not Sign This Agreement Until You Have Read It.

Company Name: _____

Credit Line Requested \$ _____

Authorized Signature _____

Date _____

Print Name

Title

Please sign and return the original Attention: Credit Department, Whitfield Oil Co., Inc. P.O. Box 155, Chickamauga, GA 30707.
A copy may also be faxed for faster processing. (Fax # 706-375-5798)