SSC Retail Credit Application

Section 1 - Applica	tion For Credit							
☐ Producer ☐ N	Non-Producer Individual	☐ Partnership	☐ Limited Partr	nership	ration			
☐ Applicant is applying for credit based solely on personal creditworthiness. ☐ Application is for Regular Plan Credit terms. See reverse								
	for joint credit on which both will			s for Extended Credit Te				
Credit Line Requested:	riogαiαi rormo: ψ_							
	,	ttach Financial Statemen	•					
Section 2 - Applica	nt Information (Fields n	narked with an asteris	sk (*) are required b	y law (USA Patriot)	Act).			
	er, Partner, Principal:							
	ess:							
	_ □ Own □ Rent □ Share Cr							
Employer	Address:		# YIS Occu	pation <u>.</u>	_ Priorie #			
Have you ever filed for bar	akruptcy? ☐ Yes ☐ No If yes, C	Chapter	Are there any u	insatisfied judgements a	ugainst you? ☐ Yes ☐ No			
(2)(*) Legal Name of Own	er, Partner, Principal:		(*) Date of Birth:					
(*) SSN#:	•	(*) Tax ID #:		County:				
(*) Physical Street Addr	ess: ————	(*)	City:	(*) ST	:(*) Zip:			
	_ □ Own □ Rent □ Share Cr							
Employer:	Address:		# Yrs: Occu	pation:	_Phone #:			
Section 3 - Applica	nt Financial Information	on						
	Liabil Net E							
Years In Business	Finar	ncial Institution		Type of Business				
Other Income: \$		Source:						
Section 4 - Referen	ces							
	Organization	Address		Contact	Phone #			
Lender-Bank	Organization	Addicas		Contact	THORE #			
Lender-Other								
Trade Reference								
Trade Reference								
Places Pood Carefu	Illy Potoro Signing							
Please Read Carefu	my before Signing							
Southern States ("Creditor" past and present creditors. tion about my/our savings cial information including a agree to make payment pro	ing information as well as the in ") to investigate my/our creditwo I/We also authorize banks and and checking accounts and loar copy of my/our most recent fina mptly in accordance with the C g any credit plan applied for abor	rthiness through any crec other financial institutions is. The undersigned herel ancial statement to Credit reditor's usual terms. I/We	lit bureau or by another to give information to to by authorizes and conso or of such material. If co	reasonable means, inc the named Creditor in co ents to Lender(s) listed redit is extended as a re	luding direct contact with connection with this transac- in Section 4 releasing finan- esult of this application, I/we			
ness of the undersigned as application. The undersigne sion or continuation of the such credit report consiste	onsent(s) to Creditor's use of a r s principal(s), proprietor(s) and/o ed hereby authorized Creditor to business credit represented by the nt with the Federal Fair Credit R AUTION - IT IS IMPORTANT TH	or guarantor(s) in connect outilize a consumer credit this credit application. The reporting Act as contained	ion with the extension of report on the undersige undersigned as [an] in d in 15 U.S.C.@ 1681 e	of business credit as cor ned from time to time in ndividual(s) hereby know et seq.	ntemplated by this credit a connection with the exten- vingly consent to the use of			
Signature	n-	to:	anaturo:		Date			
oignature:	Da	.e Sig	Jiialure	Joint Applicant	Date:			
	• •							
FOR MERCHANT USE ON								
SSC Number:	Conta	act Name:						
SSC Location:				Patron Number:				

SSC Retail Credit Application (page 2)

Customer	Name:
----------	-------

Please complete the additional information below. If a Partnership, Corporation or LLC, include personal balance sheets with supporting schedules of the general partner, president, owner or managing member. Include any interest held by a co-applicant, including spouse, if applicable.

Balance Sheet Date								
Cash, Checking, Savings	\$		CCC Loans		\$			
Securities	\$		Operating Princ	cipal	\$			
Accounts Receivable	\$		Accounts Payal	ble	\$			
Investment in Growing Crop	\$		Current Interme	ediate Debt	\$			
Feed & Grain Inventory	\$		Current Long-T	erm Debt	\$			
Market Livestock	\$		Leases		\$			
Government Payments Receivable \$			Misc. Current Liabilities \$					
Other Current Assets \$			_ Specify					
Specify								
Total Current A	Assets			Total Current Liabilities	\$			
Breeding Livestock	\$		Notes Payable-	\$				
Machinery & Equipment	\$		Machinery & E	quipment Loans	\$			
Vehicles	\$		Vehicle Loans		\$			
Other Intermediate Assets	\$		Other Intermed	iate Assets	\$			
Specify			Specify		_			
Total Intermediate A	Assets \$		То	tal Intermediate Liabilities	\$			
Real Estate Value	\$		Mortgage Loan	S	\$			
Buildings	\$		Other Long-Ter	m Debt	\$			
Other Long-Term Assets	\$		Specify		_			
Specify								
Total Long-Term A	Assets		7	Total Long-Term Liabilities	\$			
Total A	Assets \$			TOTAL LIABILITIES	\$			
			Are you involve	d in (or part of) any partnersh	nip, □ Yes □ No			
Date discharged/			corporation	or other business entity?	☐ Yes ☐ No			
Are any accounts past due, in defaul	It or in dispute?	☐ Yes ☐ No	Do you lease any machinery or equipment? ☐ Yes ☐ No					
Are you a co-maker, co-signer or gua	arantor on any loans?	☐ Yes ☐ No	Do you sell or do business under another name? ☐ Yes ☐ No					
			Are you a defer	ndant in any pending lawsuit?	☐ Yes ☐ No			
If any of the above questions are a	answered VFS inlease ex	nlain						
in unity of the above questions are t	anomerea 120, piease ex	<u></u>						
Current Financial Information								
Primary Operating Lender:		Contact Name:		Phone () _			
Trimary Operating Lender.		Contact Name		T Holle () _			
Crop Production Information								
1. Owned Acres:			2. Owned Tillable Acres:					
3. Total Share Rent Acres:			4. You Share Rent Acres: +					
5. Total Rent Dollars Paid Per Ye	ear: \$		6. Total Cash Rent Tillable Acres: +					
			Your Share of T	otal Crop Production (2+4+6)	=			
Crop Type (Your Share of Tillable Ac	res)							
☐ Soybean Acres:	□ Corn Acres:	□ Cotton A	cres:	□ Tobacco Acres	☐ Peanut Acres			
	☐ Corn Acres: ☐ Cotton A				Teanat Acres			
	□ Irrigated (acres) □ Irragited □ Non-irrigated (acres) □ Non-irrig							
□ Non-inigated (acres)	Non-ingaled (acres)	D Non-inga	ileu (acres)	_				
□ Other Crops:	T Other Crops:	□ Othor Cr	one:	□ Other Crops:	□ Other Crops:			
	□ Other Crops: □ Other Crops: □ Acres: □ Acres:							
□ Acres.	D Acres: D Acres:			_ D Acres	D Acres			
Do you double crop: ☐ Yes ☐ No	If yes, which combina	tion of crops are y	ou double croppir	ng?				
	□ Soybeans Acres □	Corn acres ☐ Wh	eat 🗖 Cotton	☐ Other	_ Other			
Livestock Production Information								
Number of Breeding Stock Owned:	Sows	Beef Cows		Dairy Cows	Other			
Annual Number:					et Cattle/Year			
	Feeder Cattle/Year			ear				
					/Year			

Disclosure Statements

Regular Plan Credit Policy

The Credit Policy of the Creditor shall be extend 30 days' accommodation credit to approved customers. No customer shall be extended additional credit if any portion of the account is over 60 days past due. At the discretion of the Creditor, new credit will only be extended after the customer pays the past due portion of the account in full.

Regular Plan Terms

- 1. Purchases paid for within 30 days of billing statement date are not subject to the FINANCE CHARGE.
- 2. Purchases unpaid as of the second billing statement following the purchase(s) are subject to a monthly FINANCE CHARGE on the Previous Balance less any payments and credits appearing on that statement.
- 3. The period allowed for payment is 30 days from the first billing statement rendered following the charge. Charges unpaid after that time are in default.
- 4. If any check or other payment instrument on your account is dishonored for any reason upon presentment, you agree to pay the Return Check Fee indicated in the table below to the extent permitted by law.
- 5. If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
- 6. The Creditor has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
- 7. Customer and Creditor may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
- 8. SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; COLLECTION COSTS & FEES; that apply for commercial transactions in each state.

Extended Plan Terms

- 1. Extended Plan Terms are offered at the discretion of Creditor to approved creditworthy Customers. Only goods/services directly related to, or used in, production or commercial agriculture may be purchased by Customer(s) on Extended Plan Terms.
- 2. Creditor will assign a maximum credit amount ("Credit Line") to the Customer from time to time. As a condition to granting credit approval, the Creditor, in its sole discretion, may require Customer to execute any or all of the following documentation (Credit Application, Credit Line Note; Security Agreement; UCC Financing Statements; Notifications to Purchasers of Crops; Goods; and Farm Products; Mortgages; Deeds of Trust; Milk Assignments, US Government Payments, etc.) in favor of the Creditor.
- 3. Payment DUE DATES and AMOUNTS DUE will be determined by Creditor and are payable on DEMAND; and if no demand is made, then on or before December 31st of each year.
- 4. Customer's purchase(s) under Extended Plan Terms are subject to INTEREST CHARGES and/or FINANCE CHARGES to the extent permitted by State law. INTEREST shall be computed on the unpaid average daily principal balance outstanding during the term of the Note.
- 5. If any check or other payment instrument on your account is dishonored for any reason upon presentment, you agree to pay the Return Check Fee indicated in the table below to the extent permitted by law.
- 6. If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
- 7. The Creditor has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
- 8. Customer and Creditor may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
- 9. SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; COLLECTION COSTS & FEES; that apply for commercial transactions in each state.

Table: Commercial Rates For Each State	AL	DE	FL	GA	KY	MD	NC	SC	VA	WV
Finance Charge/Interest (Annual):	18%	18%	18%	16%	18%	18%	16%	18%	18%	18%
Finance Charge/Interest (Per Month):	1.50%	1.50%	1.50%	1.33%	1.50%	1.50%	1.33%	1.50%	1.50%	1.50%
Minimum Finance Charge:	\$ 0.50	\$ -	\$ -	\$ -	\$ 0.50	\$ -	\$ -	\$ -	\$ 0.50	\$ 0.50
Returned Check Fee (No Finance Charge):	\$ 30	\$ 25	\$ 25	\$ 30	\$ 25	\$ 35	\$ 25	\$ 30	\$ 35	\$ 15

In Case Of Errors Or Inquiries About Your Bill

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

- 1. 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:
 - a. 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 (if any).
 - ii. A description of the error and an explanation (to the extent that you can explain) why you believe it is an error. If you only 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 documents unless you have a duplicate for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you feel will help the creditor identify you or the reason for your complaint or injury.
 - b. Send your billing error notice to the address on your bill which is listed after the words: "Send Inquiries To:" or similar wording. Mail it as soon as possible, but in any case, early enough to reach the creditor within 60 days after the bill was mailed to you. If you authorized your bank to automatically pay from your checking or savings account, any credit card bills from that bank that you think is wrong must be noticed by mailing your billing error notice so the creditor receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16 day deadline to get the creditor to investigate your billing error claim.
- 2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or the creditor has explained the bill, the creditor has no further obligation to you even though you still believe there is an error, except as provided in paragraph 5 below.
- 3. After the creditor has been notified, neither the creditor nor an attorney 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 creditors as delinquent until the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
- 4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If the creditor has not 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/is correct, the creditor must send you a written notification of what you owe; you must be given the 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.
- 5. If the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive their explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditor Once the matter between you and the creditor has been settled, the creditor must notify the credit bureaus and other creditors to whom you were reported as being delinquent of the subsequent resolution.