

PRAIRIE AG SOLUTIONS, LLC
Customer Information/Agreement

Return To: Prairie Ag Solutions, LLC.
PO Box 1
Kirskville, MO 63501
Office (660) 342-5103
credit@prairie-ag.com

Credit Request - () Energy () Crops () Other _____

Last Name: _____

First Name: _____ Middle: _____

Suffix: [] Sr [] Jr [] III [] MD [] _____

Social Security # _____ - _____ - _____

Date of Birth: ____/____/____

Phone # (____) _____ - _____

Email Address: _____

Street Address: _____

PO Box _____

City/State: _____

Zip Code: _____

Applicant Salary: \$ _____

Applicant Employer: _____

Work Phone # (____) _____ - _____

Spouses Last Name: _____

First Name: _____ Middle: _____

Suffix: Sr Jr III MD _____

Social Security # _____ - _____ - _____

Date of Birth: ____/____/____

Phone # (____) _____ - _____

Spouse Email Address: _____

Other Income/Spouse Salary: \$ _____

Spouse Employer: _____

Work Phone # (____) _____ - _____

I hereby acknowledge receipt of a copy of this Application and Credit Policy.

Individuals: Signed: _____ Date: _____ in Kirskville, Missouri

Print Name: _____

Signed: _____ Date: _____ in Kirskville, Missouri

Print Name: _____

AGREEMENT

The undersigned gives the above information for the purpose of obtaining credit from Prairie Ag Solutions, LLC and said information is certified to be true. The undersigned authorizes the above-named Company to obtain information concerning any statements or references made herein. In consideration of the above Company selling merchandise and services to the undersigned, the undersigned agrees to the following credit terms: The disclosures and information are made and given in accordance with the requirements of the Federal Truth-in-Lending Act.

1. In the event the amount due the Company as evidenced by the monthly statement is not paid in full within 20 days, a FINANCE CHARGE may be computed on the unpaid balance. Such unpaid balance includes any charges remaining unpaid from the previous monthly statement after deducting payments and/or credits received during the current billing cycle. The FINANCE CHARGE shall be calculated for each billing cycle as long as there remains an unpaid balance. To the extent permitted by law, you will also be required to pay our collection expenses, including but not limited to, court costs and reasonable attorneys' fees. In the event that the Company must engage in litigation to enforce this Agreement, you agree that jurisdiction and venue shall be in the Circuit Court in Adair County, MO.
2. The amount of such FINANCE CHARGE will be computed on the unpaid balance at a periodic rate of 2% on such unpaid balances. (Minimum FINANCE CHARGE is \$1.00). This represents an ANNUAL RATE of 24%.
3. Credit privileges will be extended for a period of 30 days from the date the merchandise or service first appeared on a monthly statement. After this 30-day period no further credit will be extended until payments are received to bring the account within this 30-day period.
4. In Case of Errors or Inquires 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:
 - I. Your name and account number.
 - II. A description of the error and an explanation (to the extent 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 document unless you have a duplicated copy for your records.
 - III. The dollar amount of the suspected error.
 - IV. Any other information (such as your address) which you think will help the Company to identify you or the reason for your complaint or inquiry.
 - B. Send your billing error notice to the address on your bill which is listed after the words: "Send Inquiries To." Mail it as soon as you can, but in any case, early enough to reach the Company within 60 days after the bill was mailed to you.
 2. The Company must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the Company is able to correct your bill during those 30 days. Within 90 days after receiving your letter, the Company must either correct the error or explain why the Company believes the bill was correct. Once the Company has explained the bill, The Company has no further obligation to you even though you still believe that there is an error except as provided in paragraph 5.
 3. After the Company has been notified, neither the Company 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 other creditors as delinquent until the Company has answered your inquiry. However, you remain obligated to pay the parts of your bill in dispute.
 4. If it is determined that the Company has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turned out that the Company 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 correct, the Company must send you a written notice of what you owe; and if it is determined that the Company did make a mistake in billing the disputed amount, 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 Company's explanation does not satisfy you and you notify the Company in writing within 10 days after you receive their explanation that you still refuse to pay the disputed amount, the Company may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the Company must also report that you think you do not owe the money, and the Company must let you know whom such reports were made. Once the matter has been settled between you and the Company, the Company must notify those to whom the Company reported you as delinquent of the subsequent resolution.
 6. If the Company does not follow these rules, the Company is not allowed to collect the first \$50.00 of the disputed amount and finance charges, even if the bill turns out to be correct.
- The Federal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, or marital status or age (provided the applicant has the capacity to contract in accordance with applicable State law); because all or part of the applicant's income derives from any public assistance 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 this law concerning this FS Company is the Federal Commission, Washington D.C. 20580.
- Residents of Illinois may contact the Illinois Commissioner of Banks and Trust Companies for comparative information on finance charges, fees and grace periods. State of Illinois-C.P., P.O. Box 10181, Springfield, IL 62791, 1-800-634-5452.

CREDIT POLICY

Prairie Ag Solutions, LLC was established to provide high quality products and services to our customers. Prairie Ag Solutions, LLC has no capacity to provide loans to our customers. With this in mind no extended terms will be offered except on special sales and promotion on seasonal products.

In consideration of Prairie Ag Solutions, LLC selling merchandise and services to the applicant, the applicant agrees to the following credit terms: The disclosures and information are made in accordance with the Federal Truth-in-Lending Act.

- 1) All statements will be prepared as of the last day of each month. These statements will show the purchases and payments for the preceding 30-day period. All accounts are due and payable on the 20th day of the month in which the statement is received.
- 2) All accounts are considered past due if amount are unpaid 30 days after the statement date. Any past due account may prepay for purchases or make purchases on a cash with order basis.
- 3) All payments received shall be applied to customers account as determined by Prairie Ag Solutions, LLC regardless of any direction by customer. Neither discounts nor other offers are available to any customers account not current in all departments with Prairie Ag Solutions, LLC.
- 4) A monthly FINANCE CHARGE of 2% which is equivalent to an ANNUAL PERCENTAGE RATE of 24% will be assessed on the account balance of all unpaid and past due account balances 30 days from the date of the original statement. No finance charge will be assessed if the balance is paid in full within 30 days of the original statement date.
- 5) All accounts are subject to the terms and conditions outlined in related marketing programs.
- 6) All accounts must have previous delivery paid in full to receive further service.
- 7) All purchases are subject to credit approval by Prairie Ag Solutions, LLC. Applicants may be required to complete a credit application with credit references and provide a financial statement before a credit line is established or at any time thereafter.
- 8) Prairie Ag Solutions, LLC reserves the right to establish maximum credit limits for customers and when this limit is reached, payment must be made in order to receive further service.
- 9) Prairie Ag Solutions management reserves the right to review accounts and withdraw credit lines and credit privileges at any time.
- 10) Prairie Ag Solutions, LLC urges customers and prospects, when necessary, to make use of Finance programs or local lenders in order to maintain the highest degree of profitability in their operation.

FOR OFFICE USE ONLY: Approved/Declined By: _____

Account #: _____

Notes: _____

Form ST-105

State Form 49065 R4/ 8-05

Indiana Department of Revenue
General Sales Tax Exemption Certificate

Indiana registered retail merchants and businesses located outside Indiana may use this certificate. The claimed exemption must be allowed by Indiana code. Exemption statutes of other states are not valid for purchases from Indiana vendors. **This exemption certificate can not be issued for the purchase of Utilities, Vehicles, Watercraft, or Aircraft.** Purchaser must be registered with the Department of Revenue or the appropriate taxing authority of the purchaser's state of residence.

Sales tax must be charged unless all information in each section is fully completed by the purchaser. Purchasers not able to provide all required information must pay the tax and may file a claim for refund (Form GA-110L) directly with the Department of Revenue.

Section 1 (print only)	Name of Purchaser _____		
	Business Address _____ City _____ State _____ Zip _____		
	Purchaser must provide minimum of one ID number below.*		
	Provide your Indiana Registered Retail Merchant's Certificate TID and LOC Number as shown on your Certificate.....		
	TID# (10 digits) _____		LOC# (3 digits) _____
Section 2	If not registered with the Indiana DOR, provide your State Tax ID Number from another State.....		
	State ID# _____		State of Issue _____
	*See instructions on the reverse side if you do not have either number.		

Section 3	Is this a ☐ blanket purchase exemption request or a ☐ single purchase exemption request? (check one)		
	Description of items to be purchased. _____		

Section 4	Purchaser must indicate the type of exemption being claimed for this purchase. (check one or explain)		
	☐ Sales to a retailer, wholesaler, or manufacturer for resale only.		
	☐ Sale of manufacturing machinery, tools, and equipment to be used directly in direct production .		
	☐ Sales to nonprofit organizations claiming exemption pursuant to Sales Tax Information Bulletin #10. (May not be used for personal hotel rooms and meals.)		
	☐ Sales of tangible personal property predominately used (greater than 50 percent) in providing public transportation - provide USDOT#. A person or corporation who is hauling under someone else's motor carrier authority, or has a contract as a school bus operator , must provide their SS# or FID# in lieu of a State ID# in Section #1. USDOT# _____		
	☐ Sales to persons, occupationally engaged as farmers, to be used directly in production of agricultural products for sale. Note: A farmer not possessing a State Business License# may enter a FID# or a SS# in lieu of a State ID# in Section #1.		
	☐ Sales to a contractor for exempt projects (such as public schools, government, or nonprofits).		
	☐ Sales to Indiana Governmental Units (agencies, cities, towns, municipalities, public schools, and state universities).		
Section 5	☐ Sales to the United States Federal Government - show agency name. _____ Note: A U.S. Government agency should enter its Federal Identification Number (FID#) in Section #1 in lieu of a State ID#.		
	☐ Other - explain. _____		

Section 6	I hereby certify under the penalties of perjury that the property purchased by the use of this exemption certificate is to be used for an exempt purpose pursuant to the State Gross Retail Sales Tax Act, Indiana Code 6-2.5, and the item purchased is not a utility, vehicle, watercraft, or aircraft.		
	I confirm my understanding that misuse, (<i>either negligent or intentional</i>), and/or fraudulent use of this certificate may subject both me personally and/or the business entity I represent to the imposition of tax, interest, and civil and/or criminal penalties.		
	Signature of Purchaser _____		Date _____
Section 7	Printed Name _____		Title _____

The Indiana Department of Revenue may request verification of registration in another state if you are an out-of-state purchaser.

Seller must keep this certificate on file to support exempt sales.

Form ST-105
General Information and Instructions

All four (4) sections of the ST-105 must be completed or the exemption is not valid and the seller is responsible for the collection of the Indiana sales tax.

Section 1 Instructions

- A) **This section requires an identification number.** In most cases this number will be an Indiana Department of Revenue issued Taxpayer Identification Number (TID# - see note below) used for Indiana sales and/or withholding tax reporting. If the purchaser is from another state and does not possess an Indiana TID#, a resident state's business license, or State issued ID# must be provided.
- B) **Exceptions** - For a purchaser not possessing either an Indiana TID# or another State ID#, the following may be used in lieu of this requirement.
- Federal Government** – place your FID# in the State ID# space.
- Farmer** – place your SS# or FID# in the State ID# space.
- Public transportation haulers** operating under another motor carrier authority, or with a contract as a school bus operator, must indicate their SS# or FID# in the State ID# space.
- Nonprofit Organization** – must show its FID# in the State ID# space.

Section 2 Instructions

- A) Check a box to indicate if this is a single purchase or blanket exemption.
- B) Describe product being purchased.

Section 3 Instructions

- A) Purchaser must check the reason for exemption.
- B) Purchaser must be able to provide additional information if requested.

Section 4 Instructions

- A) Purchaser must sign and date the form.
- B) Printed name and title of signer must be shown.

Note: The Indiana Taxpayer Identification Number (TID#) is a ten (10) digit number followed by a three (3) digit LOC#. The TID# is also known as the following:

- a) Registered Retail Merchant Certificate
- b) Tax Exempt Identification Number
- c) Sales Tax Identification Number
- d) Withholding Tax Identification Number

The Registered Retail Merchant Certificate issued by the Indiana Department of Revenue shows the TID# (10 digits) and the LOC# (3 digits) at the top right of the certificate.