



APPLICATION COVER SHEET AND INSTRUCTIONS

Central Valley Cooperative would like to thank you for your interest in applying for credit through our organization. The following two pages will need to be **completed, signed & dated** and returned to us via fax, mail or e-mail scan to begin the process. Should you have any questions or problems through the process, please do not hesitate to call us at (507) 451-1230 and ask to speak with our Credit Manager Sue Meyer. You may also contact Sue via e-mail at suem@centralvalleycoop.com

Below is some additional information regarding Central Valley Cooperative:

- Central Valley is a full service supply and marketing cooperative serving Southeastern MN
- Central Valley Cooperative came about on September 1, 2005 as a merger of Central Cooperative (organized in Owatonna in 1922) and Cannon Valley Cooperative (organized in 1921 in Northfield). Roots of these two organizations can be traced as far back as 1895 in Kenyon, MN
- We are a member owned cooperative that is controlled by a board of member directors and operated for the benefit of the patrons that we serve
- Members in the Cooperative earn equity in Central Valley and may receive annual dividends based on the type and amount of products purchased
- Products offered through Central Valley include the following:
 - Agronomy
 - Refined Fuels
 - Home heating oil and propane
 - Heating, Ventilation, Air Conditioning (HVAC) sales & service
 - Cardrol cards for our gas stations located at Blooming Prairie, Kenyon, Northfield and Owatonna

All information provided to Central Valley Cooperative via the application process is kept in the strictest of confidence. In addition, all social security numbers are encrypted in our computer system and we are in full compliance with the Red Flag Rule to further protect your personal information.

INDIVIDUAL CONSENT AND CERTIFICATION OF TAXPAYER I.D. NUMBER (must be completed to be eligible for patronage refund)

Name as shown on Federal Tax Return	(Taxpayer ID No., SSN or EIN)	/ / Birth Date
Mailing Address	City	State
Zip Code		

I hereby consent to include my gross income, as now or hereafter provided in the federal income tax laws, the stated dollar amount of each written notice of allocation which I receive from Central Valley Co-op, with respect to my patronage occurring during the current and all subsequent taxable years of their cooperative. This consent shall be revocable by me at any time if in writing.

Certification – Under penalties of perjury, I certify that (1) The number shown on the form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

Certification Instructions – You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividend on your tax return. However, if after being notified by the IRS that you were subject to backup withholding, you received another notification from the IRS that you are no longer subject to backup withholding, do not cross out item (2). The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature	Date
-----------	------

PERSONAL GUARANTEE (if transacting business other than a sole proprietor)

I, (name(s)) _____ residing at (address) _____
_____ for and in consideration of your extending credit to _____
(hereinafter referred to as the "Company"), of which I am (title(s)) _____ hereby personally guarantee to Central Valley Cooperative (hereinafter referred to as "CVC") the payment, in the State of Minnesota, of any obligation of the Company, and I hereby agree to bind myself to pay CVC on demand any sum which may become due to you by the Company whenever the Company shall fail to pay the same. It is understood that this guarantee shall be a continuing and irrevocable guarantee of payment, not performance, and indemnity for such indebtedness of the Company, I do hereby waive notice default, non-payment and notice hereof and consent to any modification or renewal of credit agreement hereby guarantee.

PERSONAL OBLIGATION

IF THIS APPLICATION IS FOR CREDIT TO A CORPORATION OR OTHER ORGANIZATION, I GUARANTY AND AGREE, AS PROVIDED BY LAW, TO BE PERSONALLY RESPONSIBLE FOR PAYMENT OF ALL OBLIGATIONS INCURRED AND UNPAID BY SUCH ORGANIZATION. THIS IS A GUARANTEE OF PAYMENT AND NOT MERELY PERFORMANCE. I WAIVE NOTICE, PRESENTMENT AND/OR DEMAND FOR PAYMENT. THIS IS AN UNQUALIFIED GUARANTEE.

Explanation of Personal Obligation

- (a) You have agreed to pay amounts owing or to become owing in the future as a result of charges made by (name of customer) on his or her charge account with (name of creditor).
- (b) You will be liable and fully responsible for payment of the above credit obligation even though you may not be entitled to any of the goods, services or loan furnished thereunder. If you wish to terminate your guarantee with respect to future transactions, you must notify Central Valley Cooperative in writing.
- (c) You may be sued in court for the payment of the amount due under this consumer credit transaction even though the customer named above may be working or have funds to pay the amount due.
- (d) This explanation is not the agreement under which you are obligated, and the guaranty or agreement you have executed must be consulted for the exact terms of your obligations.
- (e) You are entitled now, or at any time, to one free copy of any document you sign evidencing this transaction.
- (f) The undersigned also acknowledges receipt of an exact copy of this notice.

Date: _____

Date: _____

By:
Its:

By:
Its: