



Account Application

ALL CUSTOMER ACCOUNTS REQUIRE COMPLETED APPLICATION PACKAGE

In order for us to comply with the State of Kansas Sales and Use Tax Laws, we are required to have a signed Ag Exemption or Resell Certification on file if you are exempt from sales tax.

Completing this application certifies that you have the authority to certify this information for the account being applied for.

Type of Account (circle) Farm Individual Other (describe): _____

Individual or Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Type of Ownership (circle) Corporation Partnership Individual

Principal Owners: _____

Federal ID# or Social Security #: _____

Phone # _____ E-mail Address: _____

Trade Credit References: 1. Name: _____

Address: _____

Contact Person: _____ Phone# _____

2. Name: _____

Address: _____

Contact Person: _____ Phone# _____

Work History: Current Employer: _____ How Long: _____

Previous Employer: _____ How Long: _____

Do you have a Sales Tax number?: _____ If so, what is it: _____

Do you pay sales tax? _____

Items you wish to purchase: _____

Estimated monthly charges: _____ Amount of Credit desired: _____

Who is authorized to charge to this account? _____

By signing the document below, I authorize The Ottawa Cooperative Association to obtain a consumer credit report on me. This authorization is valid for any lawful purpose covered under the Fair Credit Reporting Act (FCRA).

If this account is opened, understand that the end of month balance is due by the 20th of the following month. If the account is not paid as required there will be a "finance charge" assessed to the account computed at a periodic rate of 1.75% per month on any balance under \$300, 1.5% per month on balances over \$300 but under \$1,000, 1.2% per month on unpaid balances over \$1,000. There will be a minimum "finance charge" of 50 cents per month. Failure to pay could require a "HOLD" status to be put on your account and/or for payment to be required at the time of service or purchase.

Yes, I do understand the above agreement.

Signature: _____ Date: _____

FOR OFFICE USE ONLY

Account Approved

ON HOLD Account Approved

Not Approved

Approved By: _____ Date: _____

Account Number: _____ Set Up By: _____ Date: _____



Account Agreement

In order for us to comply with the State of Kansas Sales and Use Tax Laws, we are required to have a signed Ag Exemption or Resell Certification on file if you are exempt from sales tax.

Patron Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Federal ID# or Social Security #: _____

This agreement made on the date at bottom by the patron and The Ottawa Cooperative Association, P.O. Box 680, Ottawa, KS 66067 pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act)(Public Law 90-321;32 Stat. 146) and the Kansas Uniform Consumer Credit Code (KSA 16 (a)-1-101 et seq. (1973 Supp.).

The Ottawa Cooperative Association agrees that if this agreement is properly approved by its Credit Personnel, it shall allow credit purchases and the patron agrees to pay for any goods or services so purchased in accordance with this agreement.

Terms: If all purchases on the patron's account are paid in full before the 20th day of the month following the month of first billing the account shall not be subject to any FINANCE CHARGE.

FINANCE CHARGE: Any balance not paid before the 20th day of the month following the month of first billing shall be subject to a FINANCE CHARGE of 1.75% per month on the first \$300 which is an ANNUAL PERCENTAGE RATE of 21%, 1.5% per month on amounts over \$300 but less than \$1,000 which is an ANNUAL PERCENTAGE RATE of 18%, and 1.2% per month on amounts over \$1,000 which is an ANNUAL PERCENTAGE RATE of 14.4%, on the unpaid balance of the account on the last day of the billing cycle carried over from the prior month. There will be a minimum charge of \$.50 per month.

Termination of charging privileges: The Ottawa Cooperative Association reserves the right to terminate charging privileges to the patron at any time. In addition thereto, no additional credit purchases shall be allowed to an account that is over two months old.

Change in Terms: This agreement may be changed by The Ottawa Cooperative Association to increase or reduce the FINANCE CHARGE, change the due date, change the billing cycle, change the method of calculating the FINANCE CHARGE, change the credit termination provisions, or change matters of a similar nature within the limitations of applicable law. Notice of any such change shall be given to the patron in two billing cycles prior to the effective date of the change.

Security for Account: The Ottawa Cooperative Association waives the lien that it may be given by law arising because of the sale of goods or services used to improve the place of the patron's principal residence. Any sale of goods intended to be used primarily for a personal, family, or household purpose shall be unsecured unless The Ottawa Cooperative Association otherwise takes a security interest in the goods sold by separate agreement. Any sale made primarily for agricultural purposes shall be secured by a security interest in the goods sold, and by a security interest in any investment the patron may have in The Ottawa Cooperative Association. "Investment" means any certificate of indebtedness, stock, retain certificates or written notices of allocation. The patron does not have the right to demand offset of such investments on his account. Such an offset may be made only at the discretion of the Board of Directors of The Ottawa Cooperative Association in accordance with its bylaws.

Agency: Until notification in writing to the contrary by the patron, The Ottawa Cooperative Association may assume that the patron's spouse, children over the age of sixteen years, and employees, if any, are authorized to purchase goods or services and charge them to the patron's account.

Patron's Signature: _____ Date: _____



To: _____

The Company/Individual below has applied for credit with the Ottawa Cooperative Association and has given your name as a reference.

CREDIT AND PRIVACY RELEASE

I have made application to Ottawa Cooperative Association to be established as a customer and have requested an open account.

I authorize all trade references, banks, and credit reporting agencies to disclose any and all information concerning my financial and credit history.

Name: _____

Signature: _____



MEMBERSHIP APPLICATION

The undersigned * _____ does hereby apply for Common Stock Membership in Ottawa Cooperative Association, Ottawa, KS, and agrees to conform to the Bylaws of this Association.

Membership requires the undersigned to purchase 1 share of common stock in the Ottawa Cooperative Association.

PLEASE INCLUDE A CHECK FOR \$50.00 FOR THE ONE SHARE!

The undersigned is a producer of agricultural products. (Common stock membership requires the applicant to be a producer of agricultural products). Initials _____

The undersigned, a patron of Ottawa Cooperative Association of Ottawa, KS, does hereby consent to include in his/her gross taxable income, the stated dollar amount of any distribution with respect to his/her patronage which are made in written notices of allocation and which are received by him/her from this cooperative in the taxable year in which such written notices of allocation are received by the undersigned in the manner provided in 26 U.S.c. 1385 (a). The undersigned does hereby consent and agree to treat the stated dollar amount of all per -unit retain certificates received by the undersigned in connection with products marketed through the cooperative as representing cash distribution which the undersigned has constructively received and which has been reinvested in the cooperative. The said "consent" is REVOCABLE pursuant to the EXPLANATION below.

The undersigned hereby acknowledges receiving a copy of the Bylaws of Ottawa Cooperative Association and further acknowledges receiving a copy of the credit policy of Ottawa Cooperative Association and does hereby consent to adhere to the provisions and limitations as set forth in the Bylaws and Credit Policy, and any amendments thereto.

Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete, and that I am NOT subject to backup withholding pursuant to Internal Revenue Code Section 3406 (d).

Dated this _____ day or _____-' _____

Social Security Number: _____ Date of Birth: _____

Applicant: _____ Address: _____

**

(Signature)

Applicant: _____ Address: _____

**

(Signature)

Applicant: _____ Address: _____

**

(Signature)

*Please designate the applicant as one of the following: INDIVIDUAL, FIRM, PARTNERSHIP, CORPORATION, ASSOCIATION. (Circle one of the above choices)

**If Partnership, all partners sign. If Corporation, President and Secretary sign.

EXPLANATION

The foregoing consent is revocable by the member in writing received by the association, PROVIDED HOWEVER, that such revocation is effective with respect to patronage occurring after the close of the association's fiscal year during which said written revocation is received. THE PATRONSIMEMBER'S CONSENT IS REQUIRED FOR THE COOPERATIVE TO RECEIVE AN INCOME TAX DEDUCTION FOR ITS PATRONAGE ALLOCATIONS, pursuant to Subchapter T of the Internal Revenue Code of 1954, Sections 1381 through 1388. By signing said consent, the patron agrees to include the total amount of any patronage allocation or dividend (not just the cash portion thereof) in his/her gross taxable income in the year during which qualified written notice of allocation is received. While you are required to sign the foregoing consent, it relates to you only to the extent that your purchases from the association or sales to the association are related to your taxable income.

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶	
	<input type="checkbox"/> Other (see instructions) ▶	
Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 3.

Social security number									

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this 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, and
3. I am a U.S. citizen or other U.S. person (defined below).

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 you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

AGRICULTURAL EXEMPTION INSTRUCTIONS

GENERAL INSTRUCTIONS

All purchasers must complete Part A and Part D of the form. Part B and Part C are only required to be completed, if applicable to the items being purchased. Sellers/retailers should retain a completed copy of this certificate in their records for at least three years from the date of sale.

PART A

Ingredient or Component Part

Exempt: wheat, corn, milo, soybean, sunflower seed used to produce these crops; feed for beef or dairy cattle, sheep, and hogs; ground grain for chickens in a poultry or egg-laying operation; food for aquatic plants and animals (fish); baler twine, baler wire, and bale wrap which is used on hay that will be resold or used in a livestock production operation.

Taxable: bedding plants and seeds for a home garden; or food for pets and pleasure animals.

Consumed in Production

Exempt: insecticide, herbicides, fungicides, fumigants, germicides, pesticides, and other chemicals used in growing agricultural crops for resale or used in the processing or storage of fruit, vegetables, feeds, seeds, and grains; antibiotics, biologicals, pharmaceuticals, vitamins, minerals, and like products which are fed, injected, or otherwise applied to livestock for sale; off-road diesel fuel, oil, and oil additives consumed by farm machinery and equipment; LP gas for agricultural use.

Taxable: insecticides and the like purchased for use in a home garden; antibiotics, vitamins purchased for pets or pleasure animals; fuels, oils, for passenger vehicles, vehicles tagged for road or highway use, and all-terrain vehicles (ATV).

Propane for Agricultural Use

Exempt: propane used to operate farm machinery and equipment.

Taxable: propane for non-agricultural purposes, including but not limited to, barbecue grills, campers, RVs, passenger vehicles, vehicles tagged for road or highway use, and all-terrain vehicles (ATV).

Farm, Ranch, or Aquaculture Machinery and Equipment

Note – to qualify for the farm, ranch, or aquaculture machinery and equipment exemption, the machinery or equipment must be used **exclusively** in farming, ranching, or aquacultural production. Farming or ranching includes the operation of a feedlot, nursery, or Christmas tree farm, and farm or ranch work for hire. The exemption applies to the rental, lease, or purchase of the machinery or equipment, as well as the parts and labor purchased to repair or maintain the machinery or equipment.

Exempt: combines, discs, farm tractors, harrows, hay balers, irrigation and milking equipment, planters, plows, tillers, qualifying work-site utility vehicles (see Part C instructions), and precision farming equipment.

Taxable: air compressors, tanks, passenger vehicles, vehicles tagged for road or highway use, all-terrain vehicles (ATV), barn ventilators, building and electrical materials, bulldozers, garden hoses, grain bins, hand tools, lawnmowers, silos, water and gas wells, welding equipment, and any equipment that becomes a part of a building, facility, or land improvement.

Prevention of Soil Erosion

Exempt: seeds and tree seedlings, fertilizers, insecticides, herbicides, germicides, pesticides, fungicides, and services, purchased and used for the purpose of producing plants in order to prevent soil erosion on land devoted to agricultural use.

Fencing for Agricultural Land – see instructions for Part B

PART B

Effective July 1, 2022, purchasers, which includes contractors, may use this certificate to purchase tangible personal property necessary to construct, reconstruct, repair, or replace any fence used to enclose land devoted to agriculture use exempt from Kansas sales tax. The location of the agricultural land is the location of the land where the fence will be constructed, reconstructed, repaired, or replaced.

Exempt: barbed wire, T-posts, concrete mix, post caps, T-post clips, screw hooks, nails, staples, gates, electric fence posts, electric insulators, and electric fence chargers.

PART C

The retail sale of a “work-site utility vehicle” may be exempt from Kansas sales tax, if it meets all statutory requirements. To be considered a “work-site utility vehicle”, the vehicle must be equipped with a bed or cargo box for hauling materials. Additionally, the vehicle must be used **exclusively** in farming, ranching, or aquaculture production. If the vehicle is used for any purpose other than farming, ranching or aquaculture production, such as, hunting, trail riding, fishing, mudding, transporting persons, or any recreational purpose, the purchase of the vehicle is subject to Kansas sales tax.

PART D

By signing this part of the form, you are declaring that under penalty of perjury under the law of the State of Kansas that the information provided in the form is true and correct and that you have read these instructions and further understand that in the event the property or service so purchased is not used in accordance with the exemption claimed, you may be liable for any Kansas sales tax owed and any applicable penalties and interest. Contractors are considered purchasers and must sign this form.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - A person has taken adverse action against you because of information in your credit report;
 - You are the victim of identity theft and place a fraud alert in your file;
 - Your file contains inaccurate information as a result of fraud;
 - You are on public assistance;
 - You are unemployed but expect to apply for employment within 60 days.In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureaus and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1. a. Banks, savings associations and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition, to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 877-382-4357</p>
<p>2. To the extent not included in item 1 above</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Service Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street, S.W. Washington, DC 20423</p>
<p>5. Credits Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest packers and stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 877-382-4357</p>