



ZEIDLER WHOLESALE FLORAL CO
Confidential Credit Application

Legal Business Name: _____ DBA/ Trade Name: _____

Street Address: _____ City: _____ State: _____ Zip: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

Business Type: Sole Proprietor Partnership Corporation Other: _____ Business Property: Owned Leased

Mortgage/Landlord Name: _____ Address: _____

Date Established: _____ Under Present Ownership Since: _____ Previous Owner: _____

Federal Tax ID#: _____ State Sales Tax ID/Exempt # _____

Owners/ Officers *(Please include a copy of each owner/officer driver's license with this application)*

Names **Title** **Home Address/City/State/Zip** **Soc Security #** **Home Phone #**

1. _____

2. _____

3. _____

Has any officer or owner filed bankruptcy in last 7 years? Yes No

Trade References: *(List at least three current suppliers you purchase from under an open credit basis)*

Names: **Address/City/State/Zip** **Phone #**

1. _____

2. _____

3. _____

Bank Reference: Name of Bank: _____ Officer Name _____ Phone _____

Bank Address: _____ City: _____ State: _____ Zip: _____

TERMS: Net 10 days E.O.M. Service Charge is 1.75% per month (21% annually) on unpaid balances 30 days past due. Accounts 60 days past due will be placed on C.O.D. All NSF checks incur a charge of \$45.00 (See back for additional terms) The undersigned individual who is either a principal of the credit applicant or a sole proprietorship of the credit applicant, recognizing that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant, hereby consents to and authorizes the use of a consumer credit report on the undersigned by the above named business credit grantor, from time to time as may be needed, in the credit evaluation process. I authorize Zeidler Floral Co. Inc., dba/Zeidler Wholesale Floral Co., to verify any and all references.

I/we have read, understand, and accept the above stated terms, conditions, and policies of Zeidler Wholesale Floral Co. and have provided true information to the best of my knowledge. I/We, further agree that we are responsible for payment of this account and promise to pay all amounts owed under this Agreement and for any and all purchases charged to our account as stated above including stated charges and fees for late payments and/or collection costs. It is understood that credit is permitted at Zeidler's discretion and that this credit availability may be decreased or terminated at Zeidler's discretion without notice.

Applicant: _____
Signature Printed Name Title Date

Personal Guarantee: In consideration of any credit extended, I (we or either of us) will individually and/or jointly guarantee full and prompt payment of all indebtedness of: (Business Name) _____ incurred for merchandise furnished by Zeidler's, plus service charges and collection costs where applicable. Such guarantee shall remain in force until its revocation is acknowledged in writing to Zeidler's. Such revocation shall not affect indebtedness incurred prior to receipt of written notice.

Individual: _____
Signature Social Security # Date

Individual: _____
Signature Social Security # Date

Credit granted by Zeidler Wholesale Floral Co. (dba, Zeidler's) is subject to the terms of this agreement. By applying for credit, the customer accepts the terms of this agreement.

1. Customer authorizes Zeidler's to charge to customer's account, all items reflecting merchandise purchases and other charges which may be authorized by customer. Customer agrees to pay Zeidler's for all such merchandise credit extended, together with any applicable FINANCE CHARGES and restocking charges.
2. Zeidler's will furnish periodic billing statements (normally monthly) to customers. Customer will pay each statement by remitting in full to Zeidler's within 10 days from the date on the billing statement.
3. FINANCE CHARGE at the rate 1.75% per month (ANNUAL PERCENTAGE RATE 21%) will be assessed and is payable to Zeidler's by the customer for all amounts not paid to Zeidler's within 30 days of billing statement. The next periodic statement will include the FINANCE CHARGE, which customer agrees to pay. To avoid additional FINANCE CHARGE, the customer should pay the total balance due within 30 days of the billing statement.
4. To the extent permitted by applicable law, customer agrees to pay all cost and disbursements, including reasonable attorney fees, incurred by Zeidler's in legal proceeding to collect or enforce customer's indebtedness in the event of delinquency by customer or in the event of a breach of any obligation of customer. This agreement shall also apply to the individual guarantor.
5. Customer agrees to make no purchase which will cause the outstanding balance in customer's account to exceed the credit line established by Zeidler's.
6. Zeidler's may at any time decrease customer's credit line or cancel credit privileges to customer. In the event Customer fails to comply with any terms of this Agreement, dies, or becomes bankrupt, Zeidler's may declare any amounts owing by customer to be immediately due and payable without any notice or demand.
7. The construction and enforcement of this agreement shall be governed by the laws of Indiana. Any provision of this Agreement that may be prohibited by law shall be ineffective only to the extent of such prohibition. From time to time, Zeidler's may amend this Agreement upon 15 days notice to customer by mailing a copy of the amendment to the customer at the last billing address. Zeidler's may assign the agreement or its rights hereunder without notice to customer.

Additional Terms & Conditions:

Payment Terms: C. O. D. Full payment is due at the time of product delivery/pickup.

Credit Account: You promise to pay all amounts owed under this Agreement including without limitation any and all purchases charged to your account, late charges, finance charges and any other charges that may be applicable. All Invoices are due and payable by the 10th of the following month. Accounts over 60 days past due (or after 2nd statement) will lose charge privileges and be placed on C.O.D. only and subject to account being closed.

Method of Payment: Acceptable forms of payment include cash, business check, personal check, money order, or credit card. We reserve the right to specify or limit the type of payment instrument used to pay on your account.

Finance Charge: Finance Charge is 1.75% per month (21% annually) on unpaid balances 30 days past due.

Returned Checks: A \$45.00 charge will be assessed to all returned checks. Accounts with three or more checks returned as non-sufficient funds (NSF) over a twelve month period will be required to pay with cash, credit card or money order.

Past Due Accounts/ Collection Costs: A delinquent account may be placed for collection when the account becomes 90 days past due. In addition to any past due obligations, to the extent permitted by applicable law, you agree to pay all collection costs, whether suit be brought or not. Said costs may include, but not be limited to, attorney's fees, court costs, and all other costs expended or incurred in the collection process.

Changes to Agreement: Any provision of this Agreement that may be prohibited by law shall be ineffective only to the extent of such prohibition. We reserve the right to change any term of this Agreement at any time, with notice in accordance to applicable law. No oral agreements or modifications will be accepted or effective to this written agreement.