



6009 Stertz Road | Jefferson City, Missouri 65101  
573.635.6119 | 800.456.5867 | Fax 573.636.2655  
MODERNLITHO.COM

### CREDIT APPLICATION AND AGREEMENT

Date:  
Applicant Firm Name  
Contact Name                      Phone                      Fax  
Street Address  
City                      State                      Zip  
Years in business               Single Owner  Partnership  Corporation  
Estimated high credit balance required \$

#### SUPPLIER REFERENCES

1. Company	Contact Name	Phone
Street Address	City              State	Zip
2. Company	Contact Name	Phone
Street Address	City              State	Zip

#### BANK INFORMATION

Bank Name                      Account No.  
Bank Officer Contact  
City                      State              Zip                      Phone  
 Checking  Savings  Operating Loan

All persons or firms listed above are authorized to give Modern Litho-Print Co., a subsidiary of Modern Litho, Inc., any information requested related to our credit worthiness.

Terms of sale are net 30 days from invoice date. All invoices not paid by the 25<sup>th</sup> of the month following date of billing will be charged interest of 1-1 ½% per month (18%APR). The undersigned agrees to these terms and the charge agreement detailed on page 2 of this credit application and charge account agreement hereof.

Our Printing Needs Include (choose one):  
Magazine/Publications

(Full name of Firm)

By: \_\_\_\_\_  
(Authorized signature only)



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## **Charge Account Agreement**

THIS AGREEMENT, made and entered into on the stated date by the said applicant (hereinafter called customer) named on page 1 hereof and Modern Litho-Print Co., a subsidiary of Modern Litho, Inc., pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act, Public Law 90-321:82 Stat. 146) and the Missouri Uniform Commercial Code, effective July 1, 1965.

Modern Litho-Print Co. agrees, upon approval of the agreement, to allow the customer to purchase goods and services on credit and the customer agrees to pay for any goods and services in accordance with this agreement.

**DUE DATE:** All purchases made on credit during the month that are reflected on the periodic billing statement for such month are due and payable upon receipt of billing statement.

**CONVENIENCE CREDIT:** If all purchases are paid in full by the 25<sup>th</sup> day of the month following the month of purchase, the account shall not be subject to any FINANCE CHARGE.

**FINANCE CHARGES:** Any balance not paid before the 25<sup>th</sup> day of the month following the month of purchase, shall be subject to a FINANCE CHARGE of 1.5% per month (18% annual percentage rate). Said FINANCE CHARGE to apply to the unpaid balance on the account on the last day of the billing cycle carried over from the prior month, and the minimum amount of such charge shall be \$50 per month.

**TERMINATION OF CREDIT:** Modern Litho-Print Co. reserves the right to terminate credit sales to customer at any time without prior notification.

**CHANGES IN TERMS:** This agreement may be changed by Modern Litho-Print Co. to increase the FINANCE CHARGE, change the due date, change the billing cycle, change the method of calculating the FINANCE CHARGE, or change matters of a similar nature within the limitations of applicable law. Notice of any such change shall be given to the customer in two billing cycles prior to the effective date of change.

**AGENCY:** Until notified in writing to the contrary by the customer, Modern Litho-Print Co. will assume that all customers' employees, if any, are authorized to purchase goods or services and charge them to the customer's account.

**COLLECTION FEES:** In the event, however, that the customer fails to pay the account within three months after purchase date, in addition to the unpaid balance, plus the FINANCE CHARGE, the customer will be required to pay a reasonable attorney's fee or cost of collection agency services where such balance is referred for collection to an attorney, not a salaried employee of the Modern Litho-Print Co., and for court costs.

**NOTE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because the applicant has in good faith exercised any right under the law concerning this creditor is Federal Trade Commission, Equal Opportunity, Washington D.C. 20580.