



## CREDIT APPLICATION AND AGREEMENT

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

Street Address

City

State

Zip

Phone

2. Company

Contact Name

Street Address

City

State

Zip

Phone

All persons or firms listed above are authorized to give the Modern Litho Companies, subsidiaries 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 due date listed will be charged interest of 1.5% 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:

- Direct Mail
- Magazines
- Signage
- Election Services
- Books
- Catalogs
- Directories
- Commercial (General)

(Full Name Of Firm)

(Authorized Signature)

Date (mm/dd/yy)



## 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 the Modern Litho Companies., subsidiaries 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 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 due date listed, the account shall not be subject to any FINANCE CHARGE.

**FINANCE CHARGES:** Any balance not paid before the due date, 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 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 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 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, 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.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date (mm/dd/yy)