

PREFERRED CARD CREDIT APPLICATION – INDIVIDUAL OR JOINT ACCOUNTS

MFA OIL COMPANY
MFA PETROLEUM COMPANY
 One Ray Young Drive
 Columbia, MO 65201



Questions about this application? Contact MFA Oil's Credit Department at (800) 366-0200.

INDIVIDUAL ACCOUNT – Applying for an account in your own name and you are only relying on your income or assets for the basis of repayment.
JOINT ACCOUNT – Applying for an account and relying on your income or assets AND the income or assets of the joint applicant.
AUTHORIZED USER – Applying for an individual account, but a spouse or other person is to be permitted use of the account.

Please complete all parts of this application.

PART 1 – COMPLETE FOR INDIVIDUAL OR JOINT ACCOUNT

Last Name:		First Name:		Initial:	Date of Birth:
Street Address:			City, State, Zip:		County:
Years at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Payment:		# of Dependents:	
Home Phone:		Business Phone:		Social Security No:	
Employer's Name:			If Self-Employed, Nature of Business:		
Employer's Street Address:				City, State, Zip:	
Years employed:	Position:		Annual Salary:		
Other sources of income (other income, alimony, child support or separate maintenance income need not be reported if you do not wish to have it considered as a basis for repaying this obligation):			\$	Source:	

PART 2 – COMPLETE FOR JOINT ACCOUNT OR AUTHORIZED USER

<input type="checkbox"/> Co-Applicant <input type="checkbox"/> Authorized User					
Last Name:		First Name:		Initial:	Date of Birth:
Street Address:			City, State, Zip:		County:
Years at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Payment:		# of Dependents:	
Home Phone:		Business Phone:		Social Security No:	
Employer's Name (if self-employed, also complete Part 3):					
Employer's Street Address:				City, State, Zip:	
Years employed:	Position:		Annual Salary:		

PART 3 – BANKING & CREDIT REFERENCES

Bank Name:			Contact:		
Phone:		Fax:		Account No.	
Creditor's Name:			Contact:		
Phone:		Fax:		Account No.	
Creditor's Name:			Contact:		
Phone:		Fax:		Account No.	
Creditor's Name:			Contact:		
Phone:		Fax:		Account No.	
Are there any suits, unsatisfied judgments, liens, or unpaid collection accounts pending against you or your company? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes, explain:					

PART 4 – ACKNOWLEDGEMENT

On an approved application, credit will be extended through the end of next full month after a charge is billed. The undersigned agrees that (a) on the Past Due Balance, Interest will accrue as permitted under Missouri law and as a **FINANCE CHARGE** and not exceeding a periodic rate of 0.0493% per day, which is an **ANNUAL PERCENTAGE RATE** of 18%, and (b) the minimum **FINANCE CHARGE** per unpaid invoice is \$0.01. Any unpaid **FINANCE CHARGE** will be compounded monthly, become a part of the Past Due Balance and then bear interest like the Past Due Balance. Past Due Balance is determined by subtracting credits and payments from Previous Balance. To avoid **FINANCE CHARGE**, payment of **NEW BALANCE** must be received on or before the last day of the calendar month following **STATEMENT DATE**. No minimum payments. Payment received after **STATEMENT DATE** will be credited to the account in the next billing cycle. Payments and credits will be applied to the account in the following order: (a) Past Due Balance (b) Current Charges. I/We agree that in the event the account becomes past due and is referred to a collection agency, to pay any and all expenses MFA Oil Company incurs from such collection agency related to the account regardless of whether legal action is pursued. I/We agree that in the event the account becomes past due and is referred to any attorney for collection, to pay an attorney's fee not exceeding fifteen percent (15%) of the **NEW BALANCE** of the account and court costs. I/We agree that this Agreement shall be governed by Missouri law. I/We further acknowledge and agree that in consideration of the extension of credit applied for herein, I/We hereby consent and submit to the venue and jurisdiction of the Circuit Court of Boone County, Missouri, or any other state court where I/We may be found at MFA Oil Company's sole election, for the purpose of determining and enforcing MFA Oil Company's remedies under this Agreement and for any suit or any sums due on account. I/We certify that the above information is complete and provided for the purpose of obtaining credit. I/We hereby authorize MFA Oil Company or any credit bureau or other investigative agency employed by it, to conduct a credit investigation, including but not limited to, investigating any references herein listed or statements or other data obtained from Me/Us or from any other person pertaining to My/Our credit and financial responsibility. I/We further acknowledge and agree that the terms of this Agreement shall apply to any and all accounts that I/We, may hereinafter open with MFA Oil Company. I/We warrant that the above Agreement has been carefully read and that it is understood by the same. Failure of MFA Oil Company to exercise any right given hereunder or to insist upon strict compliance with regard to any term, conditions or covenant specified in the Agreement, shall not constitute a waiver of MFA Oil Company's right to exercise such right or to demand strict compliance with any term, condition or covenant under this Agreement.

Applicant Signature

Co-Applicant Signature

Printed Name

Printed Name

PART 5 – CARDHOLDER INFORMATION

Provide information below for each card requested. (Attach additional pages as needed.)

Total No. of Cards Requested:	Indicated products/service purchasing privileges and desired prompts for each card requested with a check mark.*					
	PURCHASING PRIVILEGES			DESIRED PROMPTS		
Cardholder Name (as it should appear on card):	Fuel	Auto	Misc.	Odometer	Vehicle ID	Driver ID

*You have the option of restricting each cardholder to the purchase of certain products or services. FOR EXAMPLE: Cardholder #1 may have authority to charge any product or service on his card, while Cardholder #2 may be restricted to fuel purchases only.

PART 6 – ESTIMATED PURCHASES

Estimated Total Monthly Purchases:

PREFERRED CARD
CREDIT APPLICATION DISCLOSURES

RETAIN FOR YOUR RECORDS

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	18.00% (.000493 daily rate)
How to Avoid Paying Interest on Purchases	Your due date is the last day of the calendar month following the closing date of your statement. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	\$0.01 for Individual Past Due Invoices
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
FEES	
Returned Payment Fee	\$15.00

How We Will Calculate Your Balance: We use a method called Adjusted Balance (including new purchases).

Monthly Billing Information and Payment Terms

Total balance due on the account appears on the statement as the “**NEW BALANCE.**” Payment of the **NEW BALANCE** is due in full upon receipt of the statement. No minimum payments. **FINANCE CHARGES** will include accrued interest. Any unpaid **FINANCE CHARGES** will be compounded monthly, become a part of the Past Due Balance and then bear interest like the Past Due Balance.

Method of Computing Balance Due

Past Due Balance is determined by subtracting credits and payments from the Previous Balance. **FINANCE CHARGES** are applied to the Past Due Balance. Payment received after statement date will be credited to account in the next billing cycle. Payments and credits will be applied to the account in the following order: (a) Past Due Balance; (b) Current Charges.

In the event the account becomes past due and is referred to any attorney for collection, an attorney’s fee not exceeding 15% of the Past Due Balance of the account and court costs will be assessed against the account.

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit Department, MFA Oil Company, P.O. Box 519, Columbia, MO 65205.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us at **(573) 442-0171**, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit Department, MFA Oil Company, P.O. Box 519, Columbia, MO 65205.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Lost or Stolen Credit Cards

Please immediately report a lost or stolen card by calling **1-800-7 MFA OIL**.

Liability for Unauthorized Use of Credit Card

You will not be liable for unauthorized use of your credit card(s) that occurs after you have notified MFA Oil Company either orally or in writing of a loss, theft or possible unauthorized use.

If you have an account for which less than 10 cards have been issued, your liability for unauthorized use shall not exceed the lesser of \$50 or the amount of money, property, labor or service obtained by the unauthorized user before notification of MFA Oil Company. If 10 or more cards are issued to employees of a single business or other organization, there is no limit to your liability for any unauthorized use that occurs before you notify MFA Oil Company as provided herein.

“Unauthorized use” means the use of a credit card by a person, other than the cardholder, who does not have actual, implied or apparent authority for such use, and from which the cardholder receives no benefit.

The information about the costs of the card described in this application is accurate as of December 31, 2011. This information may have changed after this date. To find out what may have changed, write to us at: Credit Department, MFA Oil Company, P.O. Box 519, Columbia, Missouri 65205.