



HOLTZMAN OIL CORPORATION
Application for Credit – Residential – Fuel Card

SECTION 1 – APPLICANT			
NAME (first, middle, last)		HOME TELEPHONE:	CELL NUMBER:
MAILING ADDRESS	CITY	STATE	ZIP CODE
PHYSICAL ADDRESS	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER	DATE OF BIRTH	EMAIL ADDRESS	
EMPLOYER NAME AND ADDRESS			
EMPLOYER TELEPHONE	EMPLOYER WEBSITE	YEARS EMPLOYED	
NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS OF RELATIVE	TELEPHONE OF RELATIVE	
DO YOU OWN OR RENT YOUR HOME? _____Own _____rent IF RENTING, PROVIDE NAME AND TELEPHONE OF LANDLORD			
SECTION 1 – CO-APPLICANT			
NAME (first, middle, last)		HOME TELEPHONE:	CELL NUMBER:
MAILING ADDRESS	CITY	STATE	ZIP CODE
PHYSICAL ADDRESS	CITY	STATE	ZIP CODE
SOCIAL SECURITY NUMBER	DATE OF BIRTH	EMAIL ADDRESS	
EMPLOYER NAME AND ADDRESS			
EMPLOYER TELEPHONE	EMPLOYER WEBSITE	YEARS EMPLOYED	
NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS OF RELATIVE	TELEPHONE OF RELATIVE	
DO YOU OWN OR RENT YOUR HOME? _____Own _____rent IF RENTING, PROVIDE NAME AND TELEPHONE OF LANDLORD			
SECTION 3 – FUEL CARDS			
NUMBER OF FUEL CARDS REQUESTED:	CARD RESTRICTIONS: VEHICLE NO. REQUIRED? <input type="checkbox"/> YES <input type="checkbox"/> NO		
	MILEAGE REQUIRED? <input type="checkbox"/> YES <input type="checkbox"/> NO		
SECTION 4 – BANKING			
NAME OF BANK	ACCOUNT NO.	PHONE NO.	
ADDRESS	<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS		LOAN OFFICER
<p>NOTICE TO APPLICANT: Credit terms are Net 30 days. All invoices are due in full within 30 days from date of invoice. We hereby authorize Holtzman Oil Corp. to obtain information from my bank required to approve credit as listed on this application. I/We authorize Holtzman Oil Corp. to make inquiries considered necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating this application, and subsequently for purposes of reviewing, maintaining or collecting this account. This contract shall be construed under the laws of the State of Virginia, and the parties agree that jurisdiction and venue in any legal action relating to this contract shall be established, instituted, and prosecuted in the Courts of the County of Shenandoah, State of Virginia. To the extent permitted under applicable law, you will be responsible for interest at the rate of 18% per annum on all amounts not paid within terms and for all collection costs including reasonable attorney's fees, court costs and any other fees necessary for collection of any unpaid balance or for any other legal action relating to this contract.</p>			
APPLICANT'S SIGNATURE: _____		DATE: _____	
CO-APPLICANT'S SIGNATURE: _____		DATE: _____	

Fuel Card Agreement (Keep for your records)

In this Agreement the words “you” and “your” mean each and all of those who apply for the Card or who sign this Agreement. “Card” means the Holtzman Fuel Card and any duplicates and renewals we issue. “Account” means your Holtzman Fuel Card Account with us. “We”, “Us” and “ours” means Holtzman Oil Corporation.

1. **Responsibility.** If we issue you a Card, you agree to repay all debts and the FINANCE CHARGE arising from the use of the Card and the Account. For example, you are responsible for charges made by yourself, your spouse, minor children, and/or your employees. You also agree to be responsible for charges made by anyone else to whom you give the Card or allow to use the card and this responsibility continues until the Card is recovered. We will close the Account for new transactions if you so request in writing, certified mail, return receipt requested, if you return all Cards. Your obligation to pay the Account balance continues even though an agreement, divorce decree or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the Account. Any person using the Card is jointly responsible with you for charges he or she makes, but if that person signs the Card, or fuel ticket, he or she becomes a party to this Agreement and is also jointly responsible for all charges on the Account, including yours.
2. **Lost Card Notification.** If you believe the Card has been lost or stolen, you will immediately call us: 1-540-477-3131 between 7:00a.m. - 9:00p.m. CST after hours and weekends call 1-800-628-0379.
3. **Credit information.** You authorize us to investigate your credit standing when opening, renewing or reviewing your Account, and you authorize us to disclose information regarding your Account to credit bureaus and other creditors who inquire of us about your credit standing, to the extent authorized herein.
4. **Monthly Payment.** We will mail you a statement every month showing your Previous Balances of purchases, the current transactions on your Account, the remaining credit available under your Account, the New Balances of purchases, the Total New Balance, the FINANCE CHARGE due to date, and any other billed fees. Every month you must pay the account in full within 30 days of your statement closing date.
5. **Finance Charges.** If you have a zero purchase balance at the beginning of a statement cycle, you can avoid a FINANCE CHARGE on purchases billed during the cycle by paying the full amount of the New Balance of Purchase within 30 days of your statement closing date. Otherwise, purchases will be subject to a FINANCE CHARGE from the day they are posted to your account. The FINANCE CHARGE (Interest) is calculated at the periodic rate of 1 ½ % per month (ANNUAL PERCENTAGE RATE OF 18%) on the average daily principal balances of purchases. [You agree to jur & venue in Shenandoah County, Virginia.] The results are the daily balances. The daily balances are totaled, and divided by the number of days in the statement period to produce separate average daily principal balances for purchases and cash advances to which the periodic rate is then applied.
6. **Default.** You will be in default if you fail to make Payment when due. You will also be in default if (a) your ability to repay us is materially reduced by a change in your employment, an increase in your obligations, bankruptcy or insolvency proceedings involving you, your death or your failure to abide by this Agreement, (b) you break any promise you have made to us under this Agreement or any other agreement you have with us, (c) any statement you have made in this Agreement in connection with this Agreement or in connection with any other agreement you have with us is not true, or (d) we should otherwise feel insecure in receiving payment of the Account balance for whatever reason. If you are in default, we have the right to demand immediate payment of your full Account Balance at once without notice to you. In the event of a default, you agree to pay all costs of collecting the amount you owe under this agreement including, if the unpaid balance under this plan is greater than Three Hundred Dollars (\$300.00) at the time of the collection, reasonable attorney’s fees if the debt is referred for collection to any attorney who is not our employee and if suit be filed, court costs.
7. **Using the Card.** You may use the card issued to you to make purchases in person and by in station cards.
8. **Effect of Agreement.** This Agreement is the contract which applies to all transactions on your Account even though the sales, credit or other slips you sign or receive may contain different terms. We may amend this Agreement from time to time by sending you any advance written notice required by law. Any amendment to this Agreement will take effect on the day it is mailed unless advance notice is required by law. Your use of the Card thereafter will indicate our agreement to the amendments. To the extent the law permits, and we indicate in our notice amendments will apply to your existing Account balance as well as to future transactions.
9. **Statements and Notices.** Statements and notices will be mailed to you at the most recent address you have given us, notices sent to anyone of you will be considered notice to all of you.
10. **Governing Law.** The terms and conditions of this Agreement are governed by and construed in accordance with the laws of the Commonwealth of Shenandoah County, Virginia and any applicable Federal Law [jur & venue].
11. **Delay in Enforcement.** No delay in enforcement of our rights under this Agreement will result in any loss of our rights or relieve you of any of your obligations.
12. **Invalidity of Provisions and Captions.** If any provision of this Agreement is deemed invalid the rest of this Agreement will remain in full force and effect. The paragraph headings are for convenience only and do not form a part of this Agreement.
13. **Copy Received.** By signing the attached application you acknowledge receipt of a copy of this Agreement.