

**INDIVIDUAL/JOINT/DBA****APPLICATION FOR CREDIT**

102 West Cortland Street  
 PO Box 117  
 Groton, NY 13073  
 607-898-5851 or 277-3977  
 FAX: 607-898-3725

DATE: \_\_\_\_\_

NAME OF ACCOUNT IF DBA \_\_\_\_\_

NAME OF INDIVIDUAL \_\_\_\_\_ SOC. SEC. NO. \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

ADDRESS \_\_\_\_\_ YEARS \_\_\_\_\_ RES. PHONE \_\_\_\_\_

FORMER ADDRESS \_\_\_\_\_ YEARS \_\_\_\_\_ BUS. PHONE \_\_\_\_\_

PRESENT EMPLOYER \_\_\_\_\_ POSITION \_\_\_\_\_ YEARS \_\_\_\_\_ INCOME \_\_\_\_\_

ADDITIONAL INCOME: \_\_\_\_\_

RENT \_\_\_\_\_ OWN \_\_\_\_\_ (check one) REAL ESTATE IN NAME OF \_\_\_\_\_

MORTGAGE HELD BY \_\_\_\_\_

BANK REFERENCE: \_\_\_\_\_

CREDIT REFERENCES: 1. \_\_\_\_\_

2. \_\_\_\_\_

**CO-APPLICANT**

NAME OF INDIVIDUAL \_\_\_\_\_ SOC. SEC. NO. \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

ADDRESS \_\_\_\_\_ YEARS \_\_\_\_\_ RES. PHONE \_\_\_\_\_

FORMER ADDRESS \_\_\_\_\_ YEARS \_\_\_\_\_ BUS. PHONE \_\_\_\_\_

PRESENT EMPLOYER \_\_\_\_\_ POSITION \_\_\_\_\_ YEARS \_\_\_\_\_ INCOME \_\_\_\_\_

ADDITIONAL INCOME: \_\_\_\_\_

RENT \_\_\_\_\_ OWN \_\_\_\_\_ (check one) REAL ESTATE IN NAME OF \_\_\_\_\_

MORTGAGE HELD BY \_\_\_\_\_

BANK REFERENCE: \_\_\_\_\_

CREDIT REFERENCES: 1. \_\_\_\_\_

2. \_\_\_\_\_

We agree, that in the event that credit is extended to us, to pay all invoices when due according to Baker-Miller terms: Cash 10th of month after receipt of merchandise. MASTER CHARGE, VISA, DISCOVER, AMERICAN EXPRESS are the only installment plans offered. Past due accounts are subject to a finance charge of 2% per month up to \$500.00, (APR 24% per annum), 1 1/2% per month in excess of \$500.00, (APR 18% per annum), minimum finance charge \$.50 per month. In the event Baker-Miller has to institute collection proceedings to collect payment of this account, we agree to pay any and all costs of collection plus reasonable attorney's fees which cannot be more than 20% of the amount we owe.

We hereby authorize Baker-Miller to conduct credit investigations at their discretion.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this store is the Federal Trade Commission, Washington, D.C. 20580.