

6009 Stertz Road
Jefferson City, Missouri 65101
www.modernlitho.com



573.635.6119
800.456.5867
FAX 573.636.2655

MODERNLITHO

CREDIT APPLICATION AND AGREEMENT

Date _____
APPLICANT FIRM NAME _____
STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____
PHONE _____ FAX _____
Years in business _____ Single owner Partnership Corporation

SUPPLIER REFERENCES

1. Name _____ Phone (____) _____
Street Address _____ City _____
2. Name _____ Phone (____) _____
Street Address _____ City _____

BANK INFORMATION

Bank _____
City _____ State _____ Phone (____) _____
 Checking Savings Operating Loan Checking Acct. No. _____
Bank officer we should contact _____

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

Terms of sale are net 30 days from invoice date. All invoices not paid within 30 days of invoice date will be charged interest of 1-1/2% per month (18% APR). The undersigned agrees to these terms and the charge agreement written on the reverse side hereof.

(Full name of firm)

By _____
(Authorized signature only)

Our printing needs include:

- Brochures Books
- Magazines Catalogs
- Newsletters Directories
- Other

Anticipated high credit
balance we will need:
\$ _____

CHARGE ACCOUNT AGREEMENT

THIS AGREEMENT, made and entered into on the stated date by the said applicant (hereinafter called customer) named on the reverse side hereof and the Modern Litho-Print Co. 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 this 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 within 30 days of invoice date.

CONVENIENCE CREDIT: If all purchases are paid in full within 30 days, the account shall not be subject to any FINANCE CHARGE.

FINANCE CHARGE: Any balance not paid within 30 days of the invoice 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-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 the customer's 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 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 Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.