

IMPORTANT INFORMATION ABOUT YOUR APPLICATION FOR CREDIT

When you submit your credit application to one of our businesses, a qualified analyst will review it, check the references and quickly forward the information to the Corporate Credit Department, where a final decision for credit is made. Here are a few points to remember to ensure a speedy process:

- **Please make sure your credit application is fully executed, signed and dated by the owner, officer or principal of your company. Missing information could delay the processing of your credit application or result in denial of credit.**
- State your amount of credit desired for a normal 6-week basis in the space provided on page #2 of the application. (Tip: try to be sure that the trade references you provide either match or exceed the credit line you are requesting). Applications will not be processed if blank.
- For references (bank & trade):
 - A minimum of one bank and three trade references are required
 - When possible, include account numbers, phone numbers, fax numbers and contact person(s)
- If you use a separate sheet to attach additional information, please refer to the attachment in the main body of the credit application, e.g., "See attached information sheet."



Concrete Industries

Concrete Industries
P.O. Box 69
Nebraska City, Nebraska 68410
Telephone: (402) 873-6635
Fax: (402) 873-6647
credit@concreteindustries.com

CREDIT APPLICATION

COMPANY USE ONLY

Account Number Credit Limit Approved By Code

Date _____ Social Security # or Federal ID # _____

Applicant's Name _____ Date of Birth _____

Individual ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ State of Incorporation: _____

Street Address _____
Street City State Zip Code

Mailing Address _____
Street City State Zip Code

Phone _____
Office Residence Cell Fax

Tax Status: Resale ☐ Tax Exempt ☐ (Please Attach Form 13)

Sales Contact _____
Name Phone Email

A/P Contact _____
Name Phone Email

Paperless Invoicing: Yes ☐ No ☐ Email for paperless invoicing if different than AP contact email: _____
Email

Driver's License # _____ Please note: Emailed invoices come from noreply@nebcoinc.com

IF INDIVIDUAL – COMPLETE INFO BELOW

Employer _____ Position _____

IF SOLE PROPRIETORSHIP – COMPLETE INFORMATION BELOW

Business Name _____ Business Owner _____ Prior Employer _____
Date Established _____ Primary Business Trade _____ Position _____

IF PARTNERSHIP OR CORPORATION - COMPLETE INFORMATION BELOW

	Officers or Principals	Address	Email	Phone
President	_____	_____	_____	_____
Vice President	_____	_____	_____	_____
Secretary	_____	_____	_____	_____
Treasurer	_____	_____	_____	_____

BANK REFERENCES

Bank Name	Address	Loan Officer	Type of Account
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Have you ever taken bankruptcy or had any judgments against you? _____ If yes, attach explanation.

PLEASE SEE OTHER SIDE FOR IMPORTANT INFORMATION

TRADE CREDIT REFERENCES (Current Suppliers - Lumber Yards, Etc.)	
Name, Address & Zip Code of Firm	Phone #, Personal Contact
1.	Phone # ()
	Email/Fax #
2.	Phone # ()
	Email/Fax #
3.	Phone # ()
	Email/Fax #
4.	Phone # ()
	Email/Fax #

We understand the above information will be used for the purpose of obtaining credit and is warranted to be true. We hereby authorize Concrete Industries dba Concrete Industries Nebraska City to investigate the references listed pertaining to my/our credit and financial responsibility. We authorize release of credit information from the references given.

Is a purchase order required? Yes ☐ No ☐ Amount of Credit Desired _____ (Approximate 6 week purchases)

Brief Remarks: (Main business trade--Projects--Reason for applying for credit--etc.)

ALL invoices are due IN FULL within 30 days from date of invoice. Any such amounts not paid when due shall be considered delinquent. Past due accounts will be charged interest at the rate of one and thirty-three and one-third hundredths percent (1.333%) per month, or an ANNUAL PERCENTAGE RATE OF SIXTEEN PERCENT (16%). **In consideration of any extension of credit by Concrete Industries dba Concrete Industries Nebraska City or by any company affiliated therewith or division thereof, hereinafter collectively referred to as "Seller", either now or in the future to the above named credit applicant or on the above-referenced account to anyone authorized to conduct business on this account, on the above terms or on any other terms agreed to by credit applicant and Seller, including but not limited to any increase in the credit limit hereof while this account remains open, the undersigned, unconditionally, personally, jointly and severally guarantee the payment of any and all sums due or which may become due as a result of any such extension of credit or sale of goods and/or materials on this account, including but not limited to any costs of collecting amounts due on this account (If a partnership, all partners must sign and place social security number under their printed name).** I hereby agree to bind myself to pay Seller, on demand, any sum which may become due whenever the same is not paid in full. I understand that this is an irrevocable and continuing guaranty, as well as an agreement to completely and fully indemnify Seller for any such indebtedness, and all rights, remedies, and powers hereunder shall apply to all past, present, and future indebtedness incurred on the account. I hereby waive notice of default, non-payment and notice thereof, and consent to any modification or renewal of the credit agreement hereby guaranteed; this guaranty shall continue to be in effect until guarantor(s) have provided written notice of termination to Seller. I agree that I will promptly notify seller in writing in the event any changes are necessary on the account, including but not limited to any changes in corporate structure or in regard to those authorized to make purchases on the account. This guaranty is personal to the undersigned, and each of them. Any notation of corporate capacity shall be taken as informational only and shall not affect the personal nature of the guaranty. I agree and consent to a Seller's conducting a review of my credit history as a basis upon which to make the decision to grant or deny credit on this account, as well as to a periodic check during the existence of this account; I also agree, as consideration for Seller's consideration of this credit application, that I will indemnify and hold Seller, and any agents, employees, directors, and/or affiliates thereof, harmless from any claim, loss, suit, damage, or causes of action for a review of my credit history. This agreement to indemnify and hold harmless shall survive termination of any account and/or rejection of credit by Seller. Finally, I agree that any increase in the credit limit on this account can only be effectuated upon the request of signator(s) below, and that any such increase shall be evidence that such a request was made, and I acknowledge that Seller is relying upon the information learned as a result of reviewing my credit as material information that will be used to persuade and induce Seller to extend credit as requested in this Application.

1. _____	2. _____	3. _____
Signature	Signature	Signature
_____	_____	_____
Print Name	Print Name	Print Name
_____	_____	_____
Social Security No.	Social Security No.	Social Security No.
_____	_____	_____
Date	Date	Date

In The event that Seller offers extension of Credit to the above named credit applicant and/or guarantors, on the above terms or in any other terms agreed to by said credit applicant and Seller, including but not limited to an increase in the credit limit hereof, said extension of credit is issued pursuant to the information and financial representations made herein by said credit applicant and/or said guarantors.

ALL INFORMATION FURNISHED WILL BE CONFIDENTIAL

Our Company does not discriminate against credit applicants on the basis of race, color, religion, national origin, age, sex, marital status, receipt of income from public assistance programs or good faith exercise of rights under the Consumer Credit Protection Act. We are an Equal Opportunity Employer.



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BANK REFERENCE FORM

Please complete top portion and send copy to your bank(s) for completion.

TO:

Bank

Name _____

Address _____

Attention

On behalf of each applicant identified herein, the undersigned hereby requests that you release the information requested herein to Concrete Industries. The information provided will be used, at least in part, as a basis for current and ongoing credit decisions. This request shall be continuing until terminated by the undersigned.

Name _____

Title _____

Signature _____

Date _____

FROM – APPLICANT(S):

Business

Name _____

Title _____

Address _____

Account #s _____

Individual

Name _____

Address _____

Account #s _____

Bank – Please Complete Bottom Portion

The above individual has applied for credit with Concrete Industries and your bank has been listed as a reference. Please provide the following information where applicable, and return it to the fax, email or address above. Thank you.

Customer Since: _____

Number of Accounts: _____

Account Number	Name on Account	Date Opened	Account Type	Average Balance	Overdrafts or Returned Checks?

Any accounts closed within last 30/60/90 days? Yes ☐ No ☐

Line of Credit

We have granted credit since _____

Current credit line extended _____

Highest credit line extended _____

Is this secured? Yes ☐ No ☐ If Yes, Process ☐ or Collateral ☐ (Check One)

Security Instrument Number: _____

Collateral: _____

Current Balance Outstanding _____

Renewal Date _____

Bank Representative

The undersigned acknowledges that this is a continuing request and consent on behalf of the above-named applicant(s) and this bank will honor future requests for the information and/or updates thereof, as requested herein, until this consent is revoked by each applicant identified above.

Name _____

Title _____

Phone _____

X _____

Signature _____

Date _____