

CREDIT POLICY  
FARMERS UNION OIL COMPANY

1. ALL CHARGES ARE PROCESSED THROUGH FARM PLAN.
2. BULK DELIVERIES OF GAS, DIESEL OR PROPANE
  - A. FIVE (5) CENTS PER GALLON DISCOUNT IF PAID WITHIN TEN (10) DAYS OF DELIVERY
  - B. AFTER TEN DAYS, CHARGE PRICE IS SENT TO FARM PLAN
3. BULK DELIVERIES OF FERTILIZER
  - A. FIVE (5) PERCENT DISCOUNT FOR FERTILIZER IF PAID WITHIN TEN (10) DAYS OF DELIVERY
  - B. AFTER TEN DAYS, CHARGE PRICE IS SENT TO FARM PLAN.
4. A THREE (3) PERCENT DISCOUNT IS GIVEN ON CASH PAID IN ADVANCE ON ACCOUNT.
5. AN ANNUAL FINANCE CHARGE OF 18% WILL BE ADDED TO ANY PAST DUE INVOICES.

3-3-05