PERSONAL CREDIT APPLICATION

LAST UPDATED OCTOBER 2026

APPROVED BY

DATE

MEAD LUMBER
1740 BILL BABKA DRIVE
COLUMBUS, NEBRASKA 68601
PHONE 402-564-5225 • FAX 402-564-9948

ACCOUNT CODE

SALESPERSON

IF YOU APPLY FOR A JOINT ACCOUNT . . . We will consider the credit worthiness of you and your spouse or co-applicant and it is necessary that you fill in Sections A. B. and C. The name that you enter on the first line will be the name that will appear on your monthly statement.

IF YOU APPLY FOR AN INDIVIDUAL ACCOUNT . . . We will only consider your own credit worthiness. Please fill in Section A and Section C of our application. However, if you are relying on the income of your spouse to repay the credit or if your spouse is permitted to use this account it is necessary to fill in Section B also.

PLEASE INDICATE THE TYPE OF ACCOUNT DESIRED

- ☐ INDIVIDUAL - Please complete sections A and C below
- ☐ JOINT - Please complete sections A, B and C below

A. INDIVIDUAL ACCOUNT

FIRST NAME	MIDDLE INITIAL	LAST NAME	AGE	HOME PHONE	NUMBER OF DEPENDENTS	SOC. SEC. NO.

CURRENT ADDRESS	CITY	STATE	ZIP	HOW LONG (YRS.)	
					☐ RENT ☐ BUYING ☐ OWN HOME ☐ LIVE W/ PARENT
PREVIOUS ADDRESS	**CITY**	**STATE**	**ZIP**	**HOW LONG (YRS.)**	☐ RENT ☐ BUYING ☐ OWN HOME ☐ LIVE W/ PARENT

CURRENT EMPLOYER NAME OF COMPANY OR FIRM (COLLEGE IF STUDENT)	ADDRESS	HOW LONG (YRS.)	POSITION (PAY GRADE IF GOVERNMENT EMPLOYEE)	SALARY
PREVIOUS EMPLOYER **NAME OF COMPANY OR FIRM (COLLEGE IF STUDENT)**	**ADDRESS**	**HOW LONG (YRS.)**	**POSITION** **(PAY GRADE IF GOVERNMENT EMPLOYEE)**	**SALARY**

☐ MY SPOUSE WILL BE PERMITTED TO USE THIS ACCOUNT
☐ I AM RELYING ON MY SPOUSE'S INCOME TO REPAY THE CREDIT
IF EITHER OR BOTH OF THE ABOVE STATEMENTS ARE TRUE COMPLETE SECTION B

NOTE: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repayment

SOURCE OF OTHER INCOME	ANNUAL AMOUNT

B. JOINT ACCOUNT - FILL OUT THIS SECTION WITH INFORMATION ABOUT YOUR SPOUSE OR CO-APPLICANT

FIRST NAME	MIDDLE INITIAL	LAST NAME	AGE		SOC. SEC. NO.
				☐ MARRIED ☐ UNMARRIED ☐ SEPARATED	

CURRENT ADDRESS	CITY	STATE	ZIP	HOW LONG (YRS.)	
					☐ RENT ☐ BUYING ☐ OWN HOME ☐ LIVE W/ PARENT

CURRENT EMPLOYER NAME OF COMPANY OR FIRM (COLLEGE IF STUDENT)	ADDRESS	HOW LONG (YRS.)	POSITION (PAY GRADE IF GOVERNMENT EMPLOYEE)	SALARY

C. CREDIT REFERENCES

NAME	ADDRESS	NAME	ADDRESS
NAME	**ADDRESS**	**NAME**	**ADDRESS**

BANK NAME	BANK ADDRESS	BANK PHONE	BANK EMAIL

EMAIL ADDRESS

BILLING PREFERENCE: ☐ MAILED ☐ ELECTRONIC

TERMS OF SALE

The above information as well as that given on the following page is for the purpose of obtaining credit and is warranted to be true. I/we recognize that Mead Lumber Company, Inc. is relying on the representations made herein for purposes of determining the extension of credit made pursuant to this Application. Mead is hereby expressly authorized to contact any parties listed herein and to verify any information contained herein and to furnish information regarding my performance of this agreement to proper credit reporting agencies and others who may properly receive that information. If any representations made in this Application prove to be untrue, the signatories hereto agree that all obligations owing hereunder shall be immediately due and payable without demand or notice. The signatories hereto hereby acknowledge and agree to be bound by the terms which appear in this Application.

In consideration of the extension of credit by Mead Lumber Company, Inc., I/we agree to make payment to Mead Lumber Company, Inc. on the designated due date following date of purchase as indicated on the monthly customer statement. In consideration of the extension of credit by Mead Lumber Company, Inc., I/we agree to make payment to Mead Lumber Company, Inc. on the designated due date following the date of the purchase and as shown on the invoice and monthly customer statement. I/We understand and agree that my/our account will accrue charges through the closing date of the statement period and that Mead Lumber Company, Inc. will generate and distribute a monthly account statement itemizing all current charges through the closing date and any past due balances together with any accrued finance charges. I/We understand that the total charges indicated on the monthly customer statement are due IN FULL by the due date indicated on the monthly statement. I/We understand that any charges that are not paid in full by the due date indicated on the monthly statement will accrue finance charges at a rate of 1.5% (or the maximum rate permitted by law if such maximum rate is less than the rate stated herein).

Only those applicants listed herein shall be authorized to make purchases of product or services on credit. Unless otherwise informed, Mead shall be permitted to presume that all persons listed on this Application are so authorized. The signatories hereto may designate additional persons who are authorized to make purchases of product or services on credit. Such additional designation shall be made in writing and delivered to Mead at Mead Lumber, 1740 Bill Babka Drive, Columbus, NE 68601. All additionally authorized persons shall continue to be authorized to purchase product or services on credit until 10 days after such designation is revoked in writing and delivered to Mead at the address indicated herein.

If this Application is accepted Mead shall assign the Account created thereby with a credit limit and the signatories hereto agree not to exceed that limit. Mead shall have no obligation to provide credit above the Account limit established by Mead. The credit terms governing the Account established hereby may be changed at the discretion of Mead including, but not limited to, changing the due date, changing the billing cycle, or any other matter after notice of such change has been given to the signatories hereto.

Neither an extension of time for payment granted in Mead's sole discretion to the signatories hereto or any co-signer/guarantor, nor acceptance of partial payment by Mead, if any, shall constitute a waiver of any right to full payment of all sums due and owing to Mead by the signatories, or constitute a waiver of any similar obligations or default hereunder then occurring or occurring at a later date or constitute a waiver of Mead's right to pursue any remedy hereunder or otherwise available at law or equity.

In the event that Mead incurs any costs for collection of any delinquent balance of the Account created pursuant to this Application, the signatories hereto and any co-signers/guarantors agree to and will be required to reimburse Mead for its costs, including but not limited to attorney fees. Such costs and expenses shall include court costs and other pre-judgment and post-judgment attorney fees and costs. NOTICE: Co-signers and guarantors hereto understand and agree that they are responsible for payment of any indebtedness incurred pursuant to the terms of this Application although they may not personally receive the goods, merchandise, materials, or services. Co-signers and guarantors may be sued for payment although the primary applicant or other person who received the goods, merchandise, materials, or services is able to pay.

In consideration of any extension of credit by Mead Lumber Company, Inc., either now or in the future, to the above named credit applicant, on the above terms, or any other terms agreed to by said credit applicant and Mead Lumber Company, Inc., 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. (If a partnership, all partners must sign and place social security number under address.)

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In consideration of the extension of credit by Mead Lumber Company, Inc., I/we agree to make payment to Mead Lumber Company, Inc. on the designated due date following the date of the purchase and as shown on the invoice and monthly customer statement. I/We understand and agree that my/our account will accrue charges through the closing date of the statement period and that Mead Lumber Company, Inc. will generate and distribute a monthly account statement itemizing all current charges through the closing date and any past due balances together with any accrued finance charges. I/We understand that the total charges indicated on the monthly customer statement are due IN FULL by the due date indicated on the monthly statement. I/We understand that any charges that are not paid in full by the due date indicated on the monthly statement will accrue finance charges at a rate of 1.5% (or the maximum rate permitted by law if such maximum rate is less than the rate stated herein).

Only those applicants listed herein shall be authorized to make purchases of product or services on credit. Unless otherwise informed, Mead shall be permitted to presume that all persons listed on this Application are so authorized. The signatories hereto may designate additional persons who are authorized to make purchases of product or services on credit. Such additional designation shall be made in writing and delivered to Mead at Mead Lumber, 1740 Bill Babka Drive, Columbus, NE 68601. All additionally authorized persons shall continue to be authorized to purchase product or services on credit until 10 days after such designation is revoked in writing and delivered to Mead at the address indicated herein.

If this Application is accepted Mead shall assign the Account created thereby with a credit limit and the signatories hereto agree not to exceed that limit. Mead shall have no obligation to provide credit above the Account limit established by Mead. The credit terms governing the Account established hereby may be changed at the discretion of Mead including, but not limited to, changing the due date, changing the billing cycle, or any other matter after notice of such change has been given to the signatories hereto.

Neither an extension of time for payment granted in Mead's sole discretion to the signatories hereto or any co-signer/guarantor, nor acceptance of partial payment by Mead, if any, shall constitute a waiver of any right to full payment of all sums due and owing to Mead by the signatories, or constitute a waiver of any similar obligations or default hereunder then occurring or occurring at a later date or constitute a waiver of Mead's right to pursue any remedy hereunder or otherwise available at law or equity.

In the event that Mead incurs any costs for collection of any delinquent balance of the Account created pursuant to this Application, the signatories hereto and any co-signers/guarantors agree to and will be required to reimburse Mead for its costs, including but not limited to attorney fees. Such costs and expenses shall include court costs and other pre-judgment and post-judgment attorney fees and costs. NOTICE: Co-signers and guarantors hereto understand and agree that they are responsible for payment of any indebtedness incurred pursuant to the terms of this Application although they may not personally receive the goods, merchandise, materials, or services. Co-signers and guarantors may be sued for payment although the primary applicant or other person who received the goods, merchandise, materials, or services is able to pay.

In consideration of any extension of credit by Mead Lumber Company, Inc., either now or in the future, to the above named credit applicant, on the above terms, or any other terms agreed to by said credit applicant and Mead Lumber Company, Inc., 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. (If a partnership, all partners must sign and place social security number under address.)

This credit application may be signed electronically and delivered to the creditor by electronic mail, including PDF, or any electronic signature that complies with the U.S. E-Sign Act of 2000, or other applicable law, or other transmission method. Any document so delivered shall be deemed to have been duly and validly delivered and be valid and effective for all purposes.

(1)_____	**(2)**_____	**(3)**_____
NAME / DATE	**NAME / DATE**	**NAME / DATE**
(1)_____	**(2)**_____	**(3)**_____
SIGNATURE	**SIGNATURE**	**SIGNATURE**
(1)_____	**(2)**_____	**(3)**_____
ADDRESS	**ADDRESS**	**ADDRESS**

The Federal Regulation commonly referred to as "Truth in Lending" requires all businesses to disclose credit cost to consumer customers, such as interest rate or finance charges, in terms of an ANNUAL PERCENTAGE RATE. In compliance with that regulation the following information is provided. A monthly customer statement containing the current account balance as of the Closing Date shall be rendered to all customers with an open account balance each month. The current account balance indicated on the monthly customer statement is due and payable IN FULL within 10 days of its issuance and a FINANCE CHARGE of 1.50% (or maximum rate permitted by law if such maximum rate is less than the rate stated herein) upon the balance thereof shall accrue if the principal amount stated in the monthly customer statement is not paid by the end of the month. If the current account balance indicated on the monthly customer statement is paid in full by the end of the month no finance charge shall accrue or be charged thereon. We are required by law to inform you that any credit accumulated with Mead Lumber, Inc., if any may be applied solely at our discretion toward your delinquent account without notification, should your account not be paid in accordance with the terms set forth herein.

In Case of Errors or Inquiries About Your Bill
The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here is what to do if you think your bill is wrong or if you need more information about an item on your bill:
   a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
      i. Your name and account number (if any)
      ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a slip or other document unless you have a duplicate copy of your records.
      iii. The dollar amount of the suspected error.
      iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
   b. Send your billing error notice to: Mead Lumber, 1740 Bill Babka Drive, Columbus, NE 68601. Mail it as soon as you can, but in any case, early enough to reach the creditor with 60 days after the bill was mailed to you.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any FINANCE CHARGES on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay FINANCE CHARGES on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, the creditor must send you a written notification of what you owe; and if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more FINANCE CHARGES or late payment charges on the disputed amount can be charged to you.
5. If the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive their explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the delinquent of the subsequent resolution.
6. If the creditor does not follow these rules, the creditor is not allowed to collect the first $50 of the disputed amount and FINANCE CHARGES, even if the bill turns out to be correct.
7. If you have a problem with property or service purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right.
   a. You must have bought them in your home state or if not within your home state within 100 miles of your current mailing address: and
   b. The purchase price must have been more than $50.

However, these limitations do not apply if the merchant is owned or operated by the creditor, or the creditor mailed you the advertisement for the property or services.

MEAD LUMBER

1740 BILL BABKA DRIVE
COLUMBUS, NE 68601
(402)-564-5225

CERTIFICATION AND AUTHORIZATION FORM

Applicant's Full Name(s):_____

Date of Birth: _____ / _____ / _____

Phone #: _____

Email Address: _____

Certification of Information

I/We certify that all information provided in this application, supporting documents, or statements is true, correct and complete to the best of my knowledge. I/We understand that providing false or misleading information is grounds for rejection of this application, termination of services and/or legal action.

Disclosure and Authorization

By signing below, I/We authorize Mead Lumber Company, Inc. (including its agents, representatives and affiliates) to obtain my consumer credit report from one or more consumer reporting agencies (such as Equifax, Experian or TransUnion) to evaluate my application for credit, verify the information I have provided and review or collect any resulting account.

I/We understand that Mead Lumber Company, Inc. may request subsequent reports in connection with this transaction, including updates, renewals or extensions of credit. I also authorize any credit reporting agency, bank or other financial institution to furnish the requested information. A photocopy or electronic/digital copy of this signed authorization shall be as valid as the original.

Acknowledgment and Signature

By signing below, I/We acknowledge that I/We have read, understand and agree to the terms of this Certification and Authorization.

Signature of Applicant(s)

_____ _____

Printed Name(s)

_____ _____

Date: ____ / ____ / _____