



Farm Credit Application



UFA Co-operative Limited
4838 Richard Road SW
Calgary, Alberta T3E 6L1

www.UFA.com

Funding for UFA Credit on Account
provided by Scotiabank.



www.scotiabank.com

Grow it, raise it, build it, fuel it and live it.

For over 100 years, UFA has provided the products, services and solutions that help people live, work and play in the country.

With a network of 35 Farm and Ranch Supply stores, 120 Petroleum locations, UFA Construction and outdoor adventure stores, UFA is sure to have what you need, when you need it.

UFA's Farm and Ranch Supply stores offer over 30,000 general supply items, buildings and services. From fencing to crop nutrients to feed, UFA has the products you need to keep your operation running. We also have knowledgeable employees on hand to answer any questions you may have.

Our network of Petroleum locations offers coverage across rural Alberta and extends into B.C. and Saskatchewan. UFA can provide you with all your petroleum needs, including clear and dyed diesel, bulk delivery and an assortment of premium brand lubricants. We also have the most extensive 24-hour Cardlock network in Alberta to help fuel your needs around the clock.

UFA Construction, together with Stirton Betker, offers a wide range of building services to help you expand your operation. You'll find a complete line of grain storage and handling equipment, feed mill systems, specialized "intensive livestock" building construction, "in-barn" equipment and a 24-hour service department.

Whatever your needs, UFA can meet them.

PART A

FARM CREDIT APPLICATION

UFA LOCATION: _____

Do you have a UFA account for your farm? Yes No IF YES, PLEASE RECORD YOUR ACCOUNT NUMBER: _____

BUSINESS INFORMATION

BUSINESS LEGAL NAME [Name of individual unless a Registered Partnership or Corporation]: _____ TRADING AS [if different from Legal Name]: _____

[If your requested credit limit is above \$100,000.00, please attach Financial Statements] _____ NEW APPLICATION?

REQUESTED CREDIT LIMIT: \$ _____ INCREASE FOR EXISTING CREDIT LIMIT?

Select Ownership Type: Sole Proprietor Partnership Corporation Limited Partnership

Business Address: _____

City Or Town: _____ Province: _____ Postal Code: _____

Business Phone Number (with area code): _____ Cell Phone Number (with area code): _____ Fax Number (with area code): _____ Business E-mail Address: _____

Date Business Established (M/D/YY): _____ Annual Sales: \$ _____ # Of Partners: _____ # Of Employees: _____

Owners/Partners: Name: _____ Title: _____
 Name: _____ Title: _____

Primary Contacts: Name: _____ Title: _____ Phone #: _____
 Name: _____ Title: _____ Phone #: _____

DISCLOSURES

If the response to any question below is "YES", please explain on a separate page.

1. Have you ever filed for Business Bankruptcy Protection? Yes No

2. Has the Business ever been involved in any lawsuits or claims? Yes No

3. Does the Business have any arrears in payroll deductions or taxes (income, GST, PST, property, business)? Yes No

4. Has the Business violated any environmental regulations? Yes No

5. Is the Business liable for any third party guarantees? Yes No

6. Will this account be used to conduct transactions on behalf of any other party other than those named on the application? Yes No

FARM INFORMATION

How long have you farmed? _____ years. How long at this location? _____ years.

Location previously farmed: _____

Legal Description Of Home Quarter: _____

Amount Of Acres Owned: _____ Amount Of Acres Rented: _____ Years Left On Rental Agreement: _____

Total Land Acres Farmed: _____ Grain Acres: _____ Forage Acres: _____

Amount Of Grain (In Bushels): _____ Est. Value Of Grain (\$): _____ Amount Of Seed (In Bushels): _____ Est. Value Of Seed (\$): _____

Beef Cattle: (#) _____ Est. Value (\$): _____ Dairy Cattle: (#) _____ Est. Value (\$): _____

Hogs: (#) _____ Est. Value (\$): _____ Poultry: (#) _____ Est. Value (\$): _____

Other: _____ Est. Value (\$): _____

Present Value Of Land (\$): _____ Land Financed With: _____ Total Amount Outstanding (\$): _____

Present Value Of Buildings (\$): _____ Buildings Financed With: _____ Total Amount Outstanding (\$): _____

Present Value Of Equipment (\$): _____ Equipment Financed With: _____ Total Amount Outstanding (\$): _____

Total Debt To All Creditors: _____ Total Amount Of Debt Outstanding: _____ Annual Sales/Revenue (\$): _____

Do you have any other grain advances? Yes No If Yes, with whom? _____ Amount Outstanding (\$): _____

Do you have a C.W.B. advance? Yes No C.W.B. Permit #(s): _____

Supplemental Farm Income Total: _____ From what sources? _____ Amount (\$): _____

CREDIT DETAILS

Name of Primary Bank: _____ Address: _____

Account Manager: _____ Phone #: _____

Chequing Account #: _____ Savings Account #: _____

Loans (\$): _____ Operating Line Of Credit (\$): _____ Amount Outstanding (\$): _____

Fuel Company Account: _____ Address: _____ Account #: _____ Amount Owning (\$): _____

Trade Reference 1: _____ Address: _____ Phone Number: _____

Trade Reference 2: _____ Address: _____ Phone Number: _____

SIGNATURES

The undersigned hereby apply on behalf of the sole proprietor, corporation or partnership identified above (the "sole proprietor, corporation or partnership", together with the undersigned, collectively being "you" and "your") to The Bank of Nova Scotia ("BNS") for a line of credit for the purchase of goods and/or services on the terms and conditions as set forth in Part C of this credit application and in accordance with the terms and conditions booklet (including the Scotiabank Group Privacy Agreement and the UFA Privacy Policy, additional copies of each of which can be obtained at any Farm and Ranch Supply store or Petroleu agency of UFA or at www.UFA.com) (all such documents and any amendments, changes, renewals, extensions, modifications, replacements or other variations from time to time hereto or thereto, being collectively the "Agreement").

You acknowledge and understand that credit will be granted to the sole proprietor, corporation or partnership only upon completion of Part A and Part B of this credit application set out herein and upon acceptance of this credit application and only in the amount approved. If your application for a line of credit is approved by BNS, the words "Lender", "we", "our" or "us" refer to BNS together with its successors and assigns. Upon acceptance of this credit application by the Lender, you acknowledge and agree to be bound by the Agreement and, in the case of more than one applicant, you agree to be jointly and severally liable, with other borrowers, if any, who are bound by the Agreement. Each of you may hereafter give the Lender any instructions regarding the Agreement without the agreement of any other person.

This credit application may be executed in multiple counterparts, each of which shall be deemed to be an original document and all of which shall constitute one agreement. All counterparts shall be construed together and shall constitute one and the same agreement. This credit application, to the extent signed and delivered by means of electronic transmission (including, without limitation, PDF, facsimile and Internet transmissions), shall be treated in all manner and respects as an original document and should be considered to have the same binding legal effect as if it were the original signed version thereof delivered in person.

Applicant Name & Title (Print): _____ Applicant Signature (Must Have Signing Authority): _____ Date (M/D/YY): _____

Applicant Name & Title (Print): _____ **X** Applicant Signature (Must Have Signing Authority): _____ Date (M/D/YY): _____

Applicant Name & Title (Print): _____ **X** Applicant Signature (Must Have Signing Authority): _____ Date (M/D/YY): _____

Applicant Name & Title (Print): _____ **X** Applicant Signature (Must Have Signing Authority): _____ Date (M/D/YY): _____

PART B

ABOUT THE OWNER

Complete this section **FOR EACH** Owner, Director, Shareholder and Spouse/Co-Applicant.

UFA LOCATION: _____

PERSONAL UFA MEMBER NUMBER:

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BUSINESS LEGAL NAME: _____ TRADING AS [if different from Legal Name]: _____

In this section of the form, You and Your mean the Applicant, Business Owner or Spouse/Co-Applicant providing personal information.

First Name: _____ Middle Name: _____ Last Name: _____

Social Insurance # (Optional): _____ Date Of Birth (MM/DD/YY): _____ Mother's Maiden Name (for security): _____

Address: _____ City Or Town: _____ Province: _____ Postal Code: _____

Home Phone Number (with area code): _____ Cell Phone Number (with area code): _____ Fax Number (with area code): _____ E-mail Address: _____

Your Title Within The Business Above: _____ Your Ownership Percentage: _____ % Owned Business Since: _____

Present Employer: _____ Income (\$): _____ per annum

Employment Status: Permanent Seasonal Temporary Full-Time Or Part-Time? F/T P/T

Occupation/Position: _____

Length Of Time With Present Employer: _____ Present Employer's Phone Number: _____

Other Income Sources (second job, home business, etc): _____ Income (\$): _____ per annum

1. Are you either a Canadian citizen or permanent resident? Yes No
2. Have you ever filed for personal bankruptcy or had a judgement against you? Yes No If YES, please provide details: _____
3. Will this account be used to conduct transactions on behalf of any party other than those named on the application? Yes No If YES, please provide details: _____

This "Identification Verification" Section MUST Be Verified And Signed at your local store or agency by an authorized UFA representative

Please record the particulars of two (2) pieces of identification. Primary ID must be government-issued photo ID (e.g. driver's license, passport, firearms license). Secondary ID must be issued by the government or a chartered financial institution and must bear the applicant's name (e.g. bank-issued credit card, SIN card). Two pieces of ID will be required for each Applicant.

Type Of ID: _____ Reference Or Account #: _____ Place Of Issue (Province/State & Country): _____ Expiry Date (M/D/YY): _____

Type Of ID: _____ Reference Or Account #: _____ Place Of Issue (Province/State & Country): _____ Expiry Date (M/D/YY): _____

UFA Representative Name (Print): _____ UFA Representative Signature: _____ Date (M/D/YY): _____

The undersigned hereby apply on behalf of the sole proprietor, corporation or partnership identified above (the "sole proprietor, corporation or partnership", together with the undersigned, collectively being "you" and "your") to The Bank of Nova Scotia ("BNS") for a line of credit for the purchase of goods and/or services on the terms and conditions as set forth in Part C of this credit application and in accordance with the terms and conditions booklet (including the Scotiabank Group Privacy Agreement and the UFA Privacy Policy, additional copies of each of which can be obtained at any Farm and Ranch Supply store or Petroleum agency of UFA or at www.UFA.com) (all such documents and any amendments, changes, renewals, extensions, modifications, replacements or other variations from time to time hereto or thereto, being collectively the "Agreement").

You acknowledge and understand that credit will be granted to the sole proprietor, corporation or partnership only upon completion of Part A and Part B of this credit application set out herein and upon acceptance of this credit application and only in the amount approved. If your application for a line of credit is approved by BNS, the words "Lender", "we", "our" or "us" refer to BNS together with its successors and assigns. Upon acceptance of this credit application by the Lender, you acknowledge and agree to be bound by the Agreement and, in the case of more than one applicant, you agree to be jointly and severally liable, with other borrowers, if any, who are bound by the Agreement. Each of you may hereafter give the Lender any instructions regarding the Agreement without the agreement of any other person.

This credit application may be executed in multiple counterparts, each of which shall be deemed to be an original document and all of which shall constitute one agreement. All counterparts shall be construed together and shall constitute one and the same agreement. This credit application, to the extent signed and delivered by means of electronic transmission (including, without limitation, PDF, facsimile and Internet transmissions), shall be treated in all manner and respects as an original document and should be considered to have the same binding legal effect as if it were the original signed version thereof delivered in person.

Applicant Name & Title (Print): _____ Applicant Signature: _____ Date (M/D/YY): _____

X

IF APPLYING FOR A CARDLOCK CARD PLEASE COMPLETE THIS SECTION

UFA Account Number

Questions? Please contact UFA's Cardlock Customer Service at 1-877-661-3835.

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UFA Cardlock Card (access to UFA's Network, OAC) UFA/CFN Co-branded Card (access to UFA's network, all BC and U.S. truck stop network access) UFA Fuel Link Card (Visa/Mastercard)

Cards	Cardlock Prompts	Products Information	Tax Exemption Information
How many cards would you like? _____	Odometer prompt <input type="checkbox"/> Unit # prompt <input type="checkbox"/> Emboss unit # on cards <input type="checkbox"/> (Note: If a selection is not made the prompt will not appear)	Diesel <input type="checkbox"/> Clear <input type="checkbox"/> Dyed* <input type="checkbox"/> Regular <input type="checkbox"/> Clear <input type="checkbox"/> Dyed* <input type="checkbox"/> Premium <input type="checkbox"/> Clear <input type="checkbox"/> Propane* <input type="checkbox"/> * User must have a valid permit	AFFB No. _____ TEFU No. _____ SFTX No. _____ BCREf No. _____ PGAC No. _____ PGAC Expiry: _____

Card No. In addition to having your business name embossed on each card, you also have the ability to add one additional line for other important information such as unit number, driver's name or ID number (maximum of 20 characters)

1		attach a separate sheet if additional cards are required
2		

APPLICANT INFORMATION

IDENTIFICATION VERIFICATION

SIGNATURE

CARDLOCK APPLICATION

BY SIGNING THIS CREDIT APPLICATION EACH OF YOU:

- acknowledge that credit may be supplied by, and that any funds owing by you are owed to, the Lender;
- certify that the information in this credit application pertaining to you is true, complete and accurate, knowing that the Lender will be relying on such information when granting the sole proprietor, corporation or partnership a line of credit;
- certify that any documents (including evidence of incorporation and/or organization) submitted by you to the Lender are true, correct and complete;
- undertake and agree to provide the Lender immediately with any change in your address or other information about you when any change occurs and will give the Lender such other information about you as may be required by the Lender from time to time to keep the records of the the Lender up to date;
- authorize the Lender to check the information you have given us from time to time and authorize and direct any person we may contact in this regard to provide us with such information;
- authorize the Lender to collect further information about you from time to time in connection with any financial services you are applying for, will apply for, or already have with us;
- authorize the Lender and its service providers to use the information about you to adjudicate and administer the services requested by you and agree that the Lender may do this during its relationship with the sole proprietor, corporation or partnership;
- authorize the Lender to collect and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial or relations with and as otherwise permitted or required by law, and you agree that we may do this both during our financial relationship with you and after such relationship has ended;
- acknowledge that the Lender may transfer or assign to any person or organization (including UFA) any of our rights, interests and obligations under the credit line at any time without prior notice or consent from you;
- agree these terms and conditions apply in connection with any financial services you, or a business in which you are involved, are applying for, will apply for, or already have with the Lender;
- agree that if you are applying for, or are providing a guarantee in respect of credit under the Agreement, you will be bound by and abide by the Scotiabank Group Privacy Agreement or the UFA Privacy Policy (as applicable);
- certify that any officer or director of a corporation listed in Part A of this Agreement, if any, acting alone has the power to legally bind the corporation in all respects including, without limitation, the signing of agreements, cheques and other documents, the borrowing of money and the granting of security, unless you otherwise notify the Lender in writing;
- certify that a sole proprietorship, corporation or partnership listed in Part A of this Agreement, if any, is authorized by its governing legislation to borrow money, has the corporate and legal power and capacity and has taken all corporate action to validly authorize the borrowing of money, and there are no provisions in any incorporating documents or by-laws or corporate or shareholder or partnership agreements or other loan agreements which impair in any way the powers of the sole proprietorship, corporation or partnership to borrow money and you will use your best efforts to advise the Lender should this certification fail to be true and accurate at any time;
- certify that no event has occurred and is continuing, and no circumstance exists which has not been waived, and which constitutes a default or event of default in respect of any material commitment, agreement or any other instrument to which you are now a party or are otherwise bound, entitling any other party thereto to accelerate the maturity of amounts of principal owing thereunder, or terminate any such material commitment, agreement or instrument and you will use your best efforts to advise the Lender should this certification fail to be true and accurate at any time;
- certify that, if you signed this credit application (or a related application) on behalf of any other party, you are authorized to do so by such party;
- agree that if the sole proprietor, corporation or partnership does not qualify for the credit limit for which you have applied, this credit application is for the credit limit for which the sole proprietor, corporation or partnership shall qualify;
- acknowledge and agree that you have read and understand the terms and conditions of this credit application and you undertake to read and understand the terms of the Agreement, and you had the opportunity to seek and were not prevented or discouraged by any other party from seeking independent legal advice prior to the execution and delivery of this credit application and the Agreement and that, if you did not avail yourself of such opportunity prior to signing this credit application and the Agreement, you did so voluntarily without any undue pressure and agree that any such failure to avail yourself of independent legal advice shall not be used by you as a defense to the enforcement of your obligations under this credit application and the Agreement.



For assistance on how to complete these credit application forms, or any other questions you may have about these applications, please call 1-877-258-4500.

Applications may be sent in by fax to 403-570-4025.

OR

Dropped off at any UFA Farm and Ranch Supply store or UFA Petroleum agency.

OR

Mailed directly to UFA:
Attn: UFA Credit Services
PO Box 5350, Station A
Calgary, AB T2H 2J9