



## DFC CREDIT POLICY

1. Credit is a privilege not a right. If the DFC credit policy is abused in any way, charging privileges will be revoked.
2. All customers wishing "charge" privileges must complete a credit application. Applications will be reviewed by the DFC Credit Manager and approved by the General Manager.
  - Credit History must be established prior to "charging" privileges being granted.
3. Balance must be paid within 30 days of statement.
4. Unpaid balances will be assessed a 1.5% finance charge per month (18% per year) and will lead to revocation of charging privileges.
5. The collection process for unpaid balances may include the following actions:
  - Collection letters and or calls requesting payment
  - Account turned over to collection agent
  - Agriculture Suppliers Lien
  - Legal Action
6. Credit Cards may not be used to pay DFC account balances without permission of the General Manager. A processing fee will be added to account balances should payment by credit card be accepted.
7. Credit Card payment will not be accepted for Agronomy Purchases without permission of the General Manager. A processing fee will be added to account balances should payment by credit card be accepted.
8. Any "NSF" Checks issued to DFC will be turned over to Professional Check Services. A \$40.00 fee will be charged for each NSF check received.