



Western Building Center

Kalispell	Evergreen	Whitefish	Col. Falls	Eureka	Libby	Ronan	Polson	Stevensville	JM Lumber
755-6411	755-9444	862-2545	892-3204	297-2253	293-7755	676-5726	883-5284	777-1452	Great Falls 771-0222

FAX TO 406-755-6474 OR DROP OFF AT ANY WBC LOCATION

PERSONAL CREDIT APPLICATION PLEASE PRINT CLEARLY

Applicant _____ Social Security # (Required) _____

Mailing Address _____

City, State, Zip _____

Delivery Address _____

DOB _____ Phone _____ Email _____

Employer _____ Employer Phone _____

Years Employed _____ Position or Title _____ Current Salary _____

Co-Applicant _____ Social Security # (Required) _____

Mailing Address _____

City, State, Zip _____

DOB _____ Phone _____ Email _____

Employer _____ Employer Phone _____

Years Employed _____ Position or Title _____ Current Salary _____

Credit References

Bank _____ Account Number _____

Business Reference _____ Phone _____

Business Reference _____ Phone _____

Nearest Relative Not Living With You _____ Phone _____

Purpose for the Account _____

Names Allowed to Charge on the Account (First and Last Name Required) _____

- THE ABOVE INFORMATION IS FOR THE PURPOSE OF OBTAINING CREDIT AND IS WARRANTED TO BE TRUE. I AUTHORIZE WESTERN BUILDING CENTER TO CONTACT FINANCIAL AND TRADE REFERENCES LISTED ABOVE AND ANY CREDIT REPORTING AGENCY TO OBTAIN CREDIT INFORMATION. I AUTHORIZE THE BANK, TRADE REFERENCES AND ANY CREDIT REPORTING AGENCY TO RELEASE ALL INFORMATION REQUESTED. IT IS UNDERSTOOD THAT ALL INFORMATION WILL BE KEPT CONFIDENTIAL.
- I UNDERSTAND THAT ALL ACCOUNTS ARE TO BE PAID IN FULL BY THE 10TH OF THE FOLLOWING MONTH AND THAT A SERVICE CHARGE OF 1.5% PER MONTH WILL BE APPLIED TO ALL PAST DUE ACCOUNT BALANCES. IN THE EVENT LEGAL ACTION IS REQUIRED TO COLLECT THIS ACCOUNT, REASONABLE COLLECTION, INTEREST, PENALTIES AND ATTORNEY FEES WILL BE ASSESSED. BY LAW WESTERN BUILDING CENTER RESERVES THE RIGHT TO FILE A "NOTICE OF RIGHT TO LIEN" ON THE PROPERTY OWNER WHERE MATERIAL IS SUPPLIED.
- THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT), BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DEPENDS ON ANY PUBLIC ASSISTANCE PROGRAM, OR BECAUSE THE APPLICANT HAS, IN GOOD FAITH, EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL TRADE COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.
- I CONSENT TO WESTERN BUILDING CENTER'S USE OF A NON-BUSINESS CONSUMER CREDIT REPORT IN ORDER TO FURTHER EVALUATE CREDIT WORTHINESS OF THE UNDERSIGNED AS PRINCIPAL, PROPRIETOR AND/OR GUARANTOR IN CONNECTION WITH THE EXTENSION OF BUSINESS CREDIT AS CONTEMPLATED BY THIS APPLICATION. I AUTHORIZE WESTERN BUILDING CENTER TO UTILIZE A CONSUMER CREDIT REPORT FROM TIME TO TIME IN CONNECTION WITH THE EXTENSION OR CONTINUATION OF BUSINESS CREDIT. I, AS AN INDIVIDUAL, HEREBY KNOWINGLY CONSENT TO THE USE OF SUCH CREDIT REPORT CONSISTENT WITH THE FEDERAL FAIR CREDIT REPORTING ACT AS CONTAINED IN 15 USC@1691 ED SEQ.

I HEREBY AGREE TO THE TERMS AND CONDITIONS OF CREDIT AND PERSONALLY AND INDIVIDUALLY GUARANTEE ALL INDEBTEDNESS.

APPLICANT SIGNATURE _____ DATE _____

CO-APPLICANT SIGNATURE _____ DATE _____