



Please Print Clearly

Date: _____ Individual Account Joint Application # of Cards _____

Section A - Information Regarding Applicant

Name: _____

Street Address: _____ Yrs. There: _____

City: _____ State: _____ Zip: _____ Phone: _____

Previous Address: _____ Yrs. There: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Signature: _____

if you are under the age of 21 you must have a co-signer complete section B.

Section B - Information Regarding Joint Applicant

Name: _____

Social Security Number: _____ Signature: _____

CONSUMER REPORTS: You authorize United Refining Company of Pennsylvania ("United") to obtain consumer reports from any consumer reporting agency and to make inquiries with regard to references and statements shown on this application or other statements or information provided by you or from any other sources pertaining to your credit history. NEW YORK RESIDENTS: Consumer reports may be requested in connection with the processing of this application and any resulting account or update, renewal, or extension of the account. Upon your request we will tell you whether or not a consumer report was requested and the names and addresses of any consumer reporting agencies that have provided us with such reports. OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

PAYMENT AGREEMENT: You agree to pay all authorized charges incurred through the use of charge card(s) issued to you in accordance with the terms and conditions delivered with your card and available on our website www.urc.com.

Store #: _____ Employee ID: _____

Important information regarding rates, fee, and other cost information

Payment Information

All charges made on this charge card are due and payable when you receive your periodic statement.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees

Penalty Fees

Late Payment	1.25% or \$1.00, whichever is greater
Returned Payment	\$25.00

How would you like to receive statements?

- Mail
- Email _____
- Fax: () _____

Mail/Fax instructions: Complete application and fax to 1-814-726-7610 or mail to the address on the attached Business Reply Form.

**Mail/Fax instructions: Complete application and fax to 1-814-726-7610 or mail to:
Attn: Credit Department, United Refining Company of PA, P.O. Box 599, Warren, PA 16365-9950**