



# United Refining Company

★ North American Crude Oil

★ American Made Gasoline

**United Refining thanks our men & women in the military and veterans who have served to preserve our freedom.**

Date: \_\_\_\_\_  Individual Account  Joint Application # of Cards \_\_\_\_\_

**Section A - Information regarding applicant** Please print clearly

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ Yrs. there: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

Previous Address: \_\_\_\_\_ Yrs. there: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

**Section B - Information regarding joint application**

Name: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

**CONSUMER REPORTS:** You authorize United Refining Company ("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.

**PAYMENT AGREEMENT:** You agree to pay for all authorized charges incurred through the use of credit card(s) issued to you in accordance with these terms, including finance charges, returned check charges and reasonable costs of collection if United is required to place this account for collection. All amounts charged to the account are due in full within twenty-five (25) days of the statement date (Your account is not a revolving credit card account). No finance charge is assessed when the entire amount due is received within twenty-five (25) days of the statement date.

**PROMOTION AND DISCOUNTS:** Promotions and discounts on the purchase of motor fuel and other products may be discontinued or the terms thereof modified from time to time. Your statement may contain a notice of such changes. Your use of your credit card(s) after such notice is your agreement to the changes.

**Kwik Fill / Red Apple Credit Card Terms and Conditions**

Annual Fees	NONE
Annual Average Percentage Rate	Finance Charge Rate Schedule - Annual Periodic Rate (15%)
Minimum Monthly Finance Charge	\$.50
Transaction Fee For Purchases	NONE
Grace Period For Repayment of Balances For Purchases	No Finance Charge Is Assessed When The Entire Amount Due Is Received Within 25 days Of The Statement Date
Method of computing the balance on which finance charge is calculated if payment of new balance is not received within 25 days of statement date.	Finance charge is calculated using the average daily balance method (including new purchases)

**Complete application and fax to 1-814-726-7610**

**OR mail to:**

**ATTN: CREDIT DEPARTMENT  
UNITED REFINING COMPANY OF PA  
PO BOX 599  
WARREN PA 16365-9950**