



RANCH AND HOME SUPPLY, LLC CREDIT AGREEMENT

YOUR ACCOUNT. By applying for a charge account with us, you agree that this Credit Agreement will apply to all purchases made through your Account by you or any person you authorize. You authorize us to charge and pay any purchases you make by telephone or by mail, facsimile transmission (fax), or other electronic means on your Account. You agree that a signature is not necessary as identification in such cases. You agree that any authorized use of your Account constitutes your acceptance of all the terms and conditions of this Agreement, as it may be amended from time to time. You agree that unless you've submitted a Limited Authorization Form, all purchases made on your account will be paid for without regard to the individual who made the purchase. If you submit your application to us by fax or other electronic means, you agree that the application will have the same effect as a signed original. You must promptly notify us of any suspected loss, theft, or unauthorized use of your Account. Such notice must be given in writing (even if also given orally). You agree that you shall be liable for the unauthorized use of your Account if you fail to provide the required written notice within 30 of such unauthorized use. You must promptly notify us in writing of any change in your name, mailing address, place of employment, or authorized signers on your Account. Until we receive the required written notice, we may continue to send statements and other notices to the last address you gave us in writing, either on or after your Account application. For the purpose of this Agreement, you will be deemed to "reside" in the state of your billing address shown on our records. If more than one person or entity signed your application, each is jointly and severally responsible for all obligations and amounts due under this Agreement.

NOTICE. Unless stated otherwise, all written notice required by this Agreement (above and below) must be made by emailing us at ar@murdoch.com or writing to us at Ranch and Home Supply LLC., 2311 North 7th Ave, Bozeman, MT 59715 ("Home Office").

CREDIT LIMITS. We will establish and advise you of your credit limit. We may increase or decrease your credit limit at any time. You may request a change to your credit limit by contacting your local Murdoch's store. If that is not possible or practical, you may email us at ar@murdoch.com or write us at our Home Office, Attn: Credit Account.

MONTHLY STATEMENT. We will send you a monthly statement whenever there is activity on your Account, unless the only activity is a payment in full. The billing cycle for your Account ends the 25th of each month and statements are printed and mailed on the first business day after the 25th. Each monthly statement shall be deemed correct and accepted by you unless we receive your written notification that the statement is incorrect within 60 days after we mailed it to you. If you think your monthly statement is incorrect, please contact your local Murdoch's immediately. To request a change/correction to your monthly statement, you must give us written notice no later than 60 days after we first sent you that particular statement. Describe the error as best you can and include your Account number in all correspondence. You agree to give us prompt written notice of any change in your billing address, and failure to do so will not affect the time periods in this paragraph.

PAYMENT. Your payment as shown on your monthly statement is due by the 10th of the following month, unless we've agreed to another arrangement in writing. All payments must be in U.S. dollars and drawn on funds on deposit in the United States.

FINANCE CHARGE RATES. Finance charges on your Account will be calculated at 15% per annum on any delinquent balance. A minimum finance charge of 50 cents will be assessed on your Account when the result of the application of the annual percentage rate to the delinquent balance is less than 50 cents.

RETURNED PAYMENT FEE. If you send us a check that is dishonored, we will add a fee of \$30 to your Account.

COLLECTION COSTS. If we have to refer collection of your Account balance to an attorney or service, you agree to pay the attorney's fees and/or service fees, plus court costs and related fees, including any bankruptcy fees and costs to the extent not limited or prohibited by any applicable law of the state in which you reside.

ACCEPTING PAYMENT. We can accept late or partial payment, as well as payment marked "paid in full" or with other restrictive endorsements, without losing any of our rights under this Agreement.

CREDIT REPORTS. We may report your performance under this Agreement to credit reporting agencies and others who request a credit reference from us. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation. We may ask credit reporting agencies or others you list as a credit reference for information regarding your credit history at any time for all legitimate purposes, including credit decisions and the review and collection of your Account.

CLOSING YOUR ACCOUNT. You may close your Account at any time by notifying us in writing. We may close or suspend your Account to future purchases at any time without prior notice. We may close or suspend your Account to future purchases if your Account has no activity for 12 or more months. Regardless of the closing or suspension of your Account, you remain responsible for paying the amount you owe us according to the terms of this Agreement. We permanently close accounts that are over 60 days delinquent.

SECURITY INTEREST. You grant us a purchase money security interest in all merchandise purchased through your Account, and its proceeds, including insurance proceeds. Our security interest continues until such merchandise is paid for in full by application of your payments in the manner described in this Agreement.

DELAY IN ENFORCEMENT. We can delay enforcing our rights under this Agreement without losing them.

ELECTRONIC DISCLOSURES. You agree that any notices or disclosures related to your Account can be delivered to you in printed form, or by electronic means if you provided an electronic mail address to us when you applied for your Account or at a later date. Until we receive notice of a new electronic mail address as described above, we may continue to send such notices and disclosures to the electronic mail address you most recently provided to us.

I agree to the above credit terms of Ranch and Home Supply, LLC

Company Laramie County

By: _____ Title _____

Print Name _____ Date _____

Please make a copy for your records and return the original to us.

RECEIVED AND APPROVED AS
TO FORM ONLY BY THE
DEPUTY LARAMIE COUNTY
ATTORNEY

[Signature] 4.7.21