

Individual Credit Application

Rev. 09/2026

! This printable version shows every field on the online form, including the ones that only appear after certain answers. Complete the sections that apply to you and leave the rest blank. Fields marked * are required online.

APPLICANT INFORMATION

Individual's Name *

Social Security # *

Driver's License # *

Date of Birth *

Phone (Mobile) *

Email *

SMS Opt In * (select one)

By opting in, I agree to receive SMS and I also agree to the Terms and Conditions at jerniganoil.com/sms-terms-and-conditions/

☐ Yes, text me about my account(s) and delivery details.☐ No, do not text me.

BILLING ADDRESS *

Street Address

Address Line 2

City

State

ZIP / Postal Code

Delivery Address same as billing address? * (select one)

☐ Yes ☐ No

DELIVERY ADDRESS

Only if you answered "No" above

Street Address

Address Line 2

City

State

ZIP / Postal Code

EMPLOYMENT

! Online this is a repeating section — attach a page if you need more than two employers.

EMPLOYER 1

Entry 1 of 2

Employer Name *

Employer Phone *

of Years Employed *

EMPLOYER ADDRESS *

Street Address

Address Line 2

City

State

ZIP / Postal Code

EMPLOYER 2

Entry 2 of 2

Employer Name *

Employer Phone *

of Years Employed *

EMPLOYER ADDRESS *

Street Address

Address Line 2

City

State

ZIP / Postal Code

ACCOUNT SETUP

! Check every account type you want to open, then complete only the matching setup card(s) below. Leave the cards you did not check completely blank.

What type of account are you interested in setting up? * (select all that apply)

☐ Propane

☐ Fleet Fueling Cards

☐ Fuel/Gasoline & DEF

☐ Home Heat (#2 Oil/Kerosene)

1. PROPANE SETUP

Only if you checked "Propane"

Do you currently have a propane provider? * (select one)

☐ Yes☐ No

Name of current propane provider? (required if Yes)

2. FLEET FUELING CARD SETUP

Only if you checked "Fleet Fueling Cards"

Would you like online access to your fleet card account? * (select one)

☐ Yes☐ No

Email for Login (required if Yes)

CARD INFORMATION — ONE LINE PER CARD

CARD DESCRIPTION (DRIVER / VEHICLE) *	ALLOWED PRODUCTS *	PROMPT FOR ODOMETER? *	4-DIGIT PIN *

Allowed Products: Gas Only | Fuel Only | Gas & Fuel Only | Gas, Fuel & DEF | All Fuels and Automotive Supplies (Including DEF) | All Products (Fuels and Inside Sales)
Prompt for Odometer: Yes | No

3. FUEL / GASOLINE & DEF SETUP

Only if you checked "Fuel/Gasoline & DEF"

Would you like your delivery tickets emailed? * (select one)

☐ Yes☐ No

Email for delivery tickets (required if Yes)

PRODUCTS

PRODUCT *	TANK SIZE *

Product: 87 E-10 | 89 E-10 | 93 E-10 | 89 Non-Ethanol | Highway Diesel | Off Road Diesel | Dyed Kerosene | Diesel Exhaust Fluid
Tank Size: 150 Gallon | 280 Gallon | 500 Gallon | 1,000 Gallon | 2,000 Gallon | 10,000 Gallon | Other | Interested in Purchasing

4. HOME HEAT SETUP

Only if you checked "Home Heat (#2 Oil/Kerosene)"

PRODUCT *	TANK SIZE *

Product: #2 Fuel Oil | Dyed Kerosene
Tank Size: 150 Gallon | 280 Gallon | 500 Gallon | 1,000 Gallon | Other | Interested in Purchasing

GENERAL TERMS AND CONDITIONS

These Terms and Conditions apply to ALL accounts at Jernigan Oil Company. By use of the Jernigan Oil Company, Inc. (JOC) Fleet Fueling card, you agree to the following terms and conditions:

1. The customer and each guarantor unconditionally, jointly, and severally guarantee full and prompt payment of all sums which may, from time-to-time, be owing to JOC by the customer as a result of the agreement. Such sums may include all purchases on accounts of products through JOC facilities, and applicable interest, penalties, and service charges.
2. Customer will receive at least one invoice per month (or more) depending on Customer's credit arrangements with JOC.
3. Customer agrees to pay the full amount due according to the terms indicated on the JOC billing statement by delivery or mail to the address shown on the statement. If this amount is not received by JOC by the due date shown on the statement, customer and guarantors agree to pay interest on the past due balance at an annual rate of the greater of 18% or the maximum allowed by law, until the balance is paid in full. Any payments received will be applied first to outstanding finance charges, then to any past due balance, then to any new purchases.
4. If JOC must use an attorney or collection agency to collect any overdue amount from customer and/or guarantors, customer and each guarantor agree to pay reasonable attorney fees and costs of collection incurred by JOC, plus court costs. In consideration of charges allowed and to be allowed to the customer, the guarantor hereby personally guarantees payments of all amounts due to JOC.
5. Customer must notify JOC of any disputed charge(s) within 60 days after the date of the statement on which such charge(s) appeared. After 60 days, all charges are considered valid and no adjustments will be made. Notice to JOC of a disputed charge shall be given by customer in writing and shall include the following information: Customer's name and account number; the dollar amount of the disputed charge; the reason customer is disputing the charge; and a copy of the statement(s) on which the disputed charge appears. Notice shall be mailed to the JOC main office.
6. Customers and guarantors shall be responsible for any unauthorized use of a lost or stolen card which occurs prior to customer's notification to JOC of such loss or theft. Customer and guarantors each agree that they shall notify JOC no later than the earlier of (i) forty-eight (48) hours following receipt or a JOC invoice which includes unauthorized charges or (ii) upon learning of unauthorized use of cards. Such notice must include the card number of each lost or stolen card as well as the identification of the person responsible for the loss.
7. If cards are to be used for the conduct of customer's business by the employees of customer, it shall be the customer's responsibility to ensure that its employees use the card in compliance with the customer's business policies. Any dispute in the regard shall be resolved between customer and its employees. Customer shall be responsible to JOC for payment of all such charges.
8. JOC maintains the absolute right, exercisable in its sole discretion, to interrupt or terminate use of any and all cards issued to customer. In addition, the amount of credit we extend to a customer is subject to change or be limited at any time.
9. If any portion of this agreement is subsequently held to be valid, such determination shall not affect the other provision of these terms and conditions, which shall remain in full force and effect.

☐ **Check here to indicate that you have read and agree to the terms presented in the Terms and Conditions agreement.**

PROPANE CUSTOMER AGREEMENT

! Complete this page only if you checked "Propane" in the Account Setup section.

Jernigan Oil Company, Inc. shall not be liable for any loss or damage caused by or arising out of:

1. Any service interruptions or Company's inability to make delivery due to labor strikes, shortages of propane, fire, explosion, lightening, power surges or failure, war, civil disturbances, acts of civil or military authorities, or any condition or circumstance beyond the Company's control;
2. Company's non-delivery due to customer's failure to pay or other breach of this agreement.
3. Any interruption of service, filling of tank, or disconnect of service without prior notice to Company.
4. Any defect in or damage to any line, equipment, or appliances of customer.
5. Any acts or omission of another supplier.
6. Damage to a customer's driveway or landscaping or any failure of customer to remove impediments to Company's installation and service of tank.

Applicable Propane Fees:**Applicable propane fees and gallon requirements are subject to change without notice!**

1. If a minimum of 100 gallons of propane is not delivered in a 12-month period, a tank rental fee of \$100 will be applied to your account.
2. All Will-Call Customers will be charged a \$12.99 Regulatory Compliance Fee per delivery.
3. If tanks do not hold a minimum of 75 gallons at time of delivery, a \$29.99 minimum delivery fee will be charged.
4. A leak test fee of \$29.99 will be charged if your tank is empty when we come to fill your tank.
5. A tank pick-up fee will be charged if you discontinue service with Jernigan Oil Company.
6. Will-Call customers will be assessed a \$150 Emergency Delivery Fee for after-hour deliveries, weekend deliveries, and same day deliveries!

Other Terms and Conditions governing Retail Propane Sales:

1. Per Section 621 of the 2018 NC Gas Code, one or more unvented room heaters shall not be used as the sole source of comfort heating in a dwelling unit. Service will not be established and will also be interrupted if this is determined to be the case.
2. The Company may choose not to deliver propane or perform services if, in its sole discretion, it believes that doing so will pose an unnecessary risk of injury or harm to you, its employees, or the public. You agree that the Company may lock off your equipment, the Leased Equipment, or suspend service if the Company believes an unsafe condition exists.
3. Access to Tank and Leased Equipment; Risk of Damage to Customer's Property: You hereby grant the Company the irrevocable right, at all reasonable hours, to enter upon your Property at any time without prior notice for any purpose connected with (i) the delivery of propane by the Company to you; (ii) the servicing, maintenance, repair, locking or removal or other actions associated with the Tank and any Leased Equipment or any other equipment to be serviced by the Company.
4. Interruption of Service: If the propane service to the Property is turned off or otherwise interrupted for any reason, you will not allow anyone other than a Company representative to turn the propane service back on after service has been turned off or interrupted and after any alteration or modification to the propane system equipment has been made. Applicable charges may apply.
5. Safety: Safety information has been or will be supplied to you. If you did not receive the safety information, please contact our office and we will mail it to you. Additional safety information is provided at www.propane.com. We recommend you regularly visit this website to view such information and other important safety warnings. For added safety, the Company recommends you purchase and install a propane detector. These can be found at many retail, hardware, and online stores. An odorant is added to propane to provide a warning in the event of a leak. A hazardous situation exists whenever the smell of odorant is present, even if the smell is faint. Customer with tanks on their Property should turn the valve on the tank to the "OFF" position if it is safe to do so. You are responsible for the tank(s) and any other equipment while they are located on your Property. If the smell of propane is detected or if you suspect there is a gas leak or other failure of the system to properly operate, you agree to immediately evacuate the Property and immediately contact the Company or the public safety authorities (such as fire or police) via telephone from at least 100 yards away so that any potentially hazardous situation can be corrected. You agree to bear the risk of loss or damage to driveways, sidewalks, curbs, lawns, septic systems and other Property or improvements and the cost of repair or restoration thereof, resulting from access and entry by the Company or any third party to assess and rectify any hazardous conditions or situations with respect to the propane system or otherwise.
6. IT IS YOUR RESPONSIBILITY TO MONITOR THE PROPANE SYSTEM ON YOUR PROPERTY.
7. THE COMPANY IS NOT LIABLE FOR DIRECT DAMAGES TO PERSONAL AND REAL PROPERTY (INCLUDING, BUT NOT LIMITED TO, DAMAGE RESULTING FROM FROZEN PIPES OR OTHER WATER DAMAGE) THAT OCCURS AS A RESULT OF THE EXHAUSTION OF PROPANE IN YOUR SYSTEM. YOU MUST PROVIDE COMPANY WITH AT LEAST THREE (3) BUSINESS DAYS' ADVANCED NOTICE OF A NEED FOR A DELIVERY TO AVOID THE EXHAUSTION OF YOUR PROPANE SUPPLY.

☐ Check here to indicate that you have read and agree to the terms presented in the Propane Customer Agreement.

SIGNATURE OF RESPONSIBLE PARTY

I assume personal and individual responsibility and liability and guarantee payment of all charges due and payable to JOC. I hereby consent and authorize the use of my consumer credit report in the credit evaluation process.

Printed Name *

Date Signed *

SIGNATURE *

* Required field. Return the completed application to Jernigan Oil Company, Inc., or submit it online at jerniganoil.com.