



BUILDING AMERICA[®]
Streamline – A Union Pacific Company

Streamline
222 S 15TH ST STE 402S
Omaha, NE 68102
(800)262-2549 x 3 fax (402)271-3317

Dear Valued Customer:

Thank you for choosing Streamline as your intermodal service partner. In order to facilitate this partnership, we are sending the attached credit agreement for your approval and extending an initial line of credit to allow you to tender new business.

In lieu of submitting financial information Streamline offers a favorable line of credit for partners who pay via ACH debit when an invoice reaches credit terms. ACH debit is an easy and dependable method of payment. ACH debit allows our bank and your bank to exchange funds electronically according to a schedule agreeable to both partners. For your company to participate in the ACH debit program please fill out the authorization agreement and return with your signed credit agreement.

This agreement also ensures that Streamline has the correct information on file for your company. Without a signed agreement, we cannot extend credit beyond the initial level.

Please return the signed application and executed attachments to *Streamline's Finance Group* via fax, (402) 271-3317, or via e-mail, *StreamlineFinance@UP.com* within one week of tendering your first load. Thank you for your business.

Respectfully,
Streamline - Finance

**STREAMLINE
APPLICATION AND CREDIT AGREEMENT**

Customer Requesting Credit (Use Complete Legal Name) _____ Telephone Number _____

Headquarters Address (For Notice Purposes) _____

Billing Address If Different From Above _____ City _____ State _____ Zip _____

Duns Number Of Customer _____ () Corporation () Partnership () Proprietorship () Other

Duns Number Of Parent _____ Primary Commodity To Be Shipped _____

Type Or Nature Of Business _____ State Of Incorporation _____ Date Customer Established _____

Name And Title Of Principal Officer, Partner, Or Proprietor _____

Name And Title Of Contact Concerning Credit Issues _____ Telephone _____ E-Mail Address _____

Bank Reference - Include City, State, Zip, Telephone, Name Of Contact _____
Credit Amount Expected Per Week _____

In submitting this application, Customer agrees to the following:

To pay all undisputed charges billed by Streamline, LLC, hereinafter called "Streamline", so that payment in full is received by Streamline within 15 days of the invoice date.

Streamline may at its discretion, suspend the Customer's Credit, and either party may cancel this Credit Agreement at any time for any reason, upon notice to the other party. Notice may be written, electronic, or oral if confirmed in writing or electronically, at the place of business noted herein.

Customer represents that the information submitted (see attached financial form) by it is accurate and, upon periodic request, will update such information and provide additional information and/or financial statements as Streamline may reasonably request. All financial statements are strictly confidential.

Failure to make timely payments to Streamline or its subsidiaries may result in the cancellation of any credit extended or/and the application of finance charges.

Streamline may assess a late payment finance charge on any freight transportation charges paid delinquent, at a rate of twelve percent (12%) per year (or, to the extent the rate of such charge is not preempted by federal law and such rate exceeds the maximum rate permitted by applicable law.) Payments shall be deemed delinquent when not made within the credit period. The late payment finance charge shall be assessed for each day beyond the credit period that payment is made

This Credit Agreement supersedes any and all other expressed or implied contracts with regards to credit terms, and contains the entire understanding of the parties, has been executed by their duly authorized officers, and may only be waived or modified by a written amendment.

Accepted and Agreed

| | | |
|-------------------|------------|------------------|
| Streamline | | Customer |
| By _____ | Date _____ | By _____ |
| Print Name _____ | | Print Name _____ |
| Title _____ | | Title _____ |



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AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

Customer Name: _____

_____ (“Customer”) hereby authorizes Streamline, LLC, hereinafter called “Streamline,” to initiate debit entries to its

(select one) Checking Account Savings Account

indicated below at the depository financial institution named below, hereafter called “Depository,” and to debit the same to such account. Customer acknowledges that the origination of ACH transactions to its account must comply with the provisions of U.S. law.

Depository Name: _____

Branch: _____

City: _____

State: _____ **Zip:** _____

Routing No.: _____

Account No.: _____

This authorization is to remain in full force and effect until Streamline has received written confirmation from Customer of its termination in such time and in such manner as to afford Customer and Streamline a reasonable opportunity to act on it.

BY: _____

NAME: _____

TITLE: _____

DATE: _____



ACH Debit Q&A

What is ACH?

ACH payments are an electronic method for transferring funds between financial institutions. Unlike a check, an ACH transaction may be either a debt or credit. Clearing is provided electronically rather than through the physical movement of checks or cash.

Why is Streamline moving to ACH debit?

Streamline is offering an ACH debit option to its customer as a convenience to enhance their current ACH capabilities within the Account on the Web (AOW) system.

When will the ACH draws take place?

Initiation of ACH draws will take place on the due date for a given invoice. If the due date falls on a day that is not a business day the initiation of the draw will happen on the next business day.

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

Example 1: Payment is due on 11th. Payment will be scheduled on 10th and Sent to Bank on 11th.

Example 2: Payment is due on 26th. Payment will be scheduled on 25th and Sent to Bank on 28th.

How will customers know the ACH has been scheduled?

Invoices will be moved to the scheduled tab in AOW two (2) business days prior to the ACH draw.

How will the customer be able to obtain invoices and paperwork?

All invoices and paperwork will be posted to AOW. Customers will be notified when invoices are posted to their account via e-mail.

Will Streamline withdrawal funds on invoices that are disputed?

Streamline will not withdrawal funds on disputed invoices. If the dispute is accepted a revised invoice will be posted to the customer's account and payment will be scheduled two day prior to the ACH draw. If the dispute is rejected, the customer will be notified of the rejected dispute and payment will be scheduled two days prior to the ACH draw.

Can customers choose not to participate in ACH debit?

New customers to Streamline must participate in the ACH debit program.



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Late Payment Finance Charge Policy Q&A

Why is Streamline implementing a finance charge on invoices paid past credit terms?

Rates are established on the basis that invoices will be paid within the agreed upon credit terms. However, over the past several years, the percentage of invoices paid beyond these credit terms has increased. The late payment finance charge is intended to encourage adherence to credit terms.

When does Streamline's new late payment policy go into effect?

The new policy is effective for shipments tendered on or after September 1, 2009.

How is the finance charge calculated?

The finance charge will be assessed after payment of an invoice at an annual rate of 12% or 0.0329% per day for each day the invoice was past due. The date an invoice is due is calculated as invoice date plus credit terms. The days past due will be calculated as due date minus the date funds were received by Streamline.

How are the due dates for freight bills determined?

The due date for an invoice is calculated from the date the invoice is issued.

Will customers receive only one finance charge bill per month?

Yes. A summary invoice for the total late payment finance charges for all invoices paid outside of credit terms will be issued each month. Along with the summary, we will also include the line item detail for each invoice paid beyond credit terms.

What day of the month will the finance charge bill be issued?

A late payment finance charge invoice will be issued by the 10th of the month. The invoice will cover all freight bills paid late during the prior month.

If a customer uses a third party to pay freight bills, will they still be subject to a finance charge?

Yes. The decision by a customer to use a third party does not eliminate the requirement for the payment to be made within the credit terms. The customer will be responsible for any finance charges that accrue due to the failure of the third party to process payments within Streamline credit terms.

If a customer pays their bill through an electronic payment method, will they be subject to finance charges?

Yes. Regardless of payment method, all payments made beyond credit terms are subject to the late payment finance charge.

How do I dispute a freight bill?

Claims and disputes should be made through the Account on the Web

If an invoice is being disputed, is a finance charge assessed?

If the dispute results in a correction to the invoice, it will not be subject to the late payment finance charge. If the dispute does not result in a correction to the invoice, it will be subject to the late payment finance charge. However, the time that the invoice was in dispute will be excluded from the finance charge calculation.