

BILLING ERROR RIGHTS STATEMENT

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

The applicants authorize the investigation of their credit worthiness, and they understand that they will be responsible for all charges incurred for future services and/or oil deliveries. Also, I/We understand that any blank spaces on the application could result in rejection of credit.

Any and all costs involved in collecting from a delinquent account will be charged to that account.

You are entitled to a copy of this agreement and the information regarding your rights to dispute billing errors.

You are entitled to pay your entire balance at any time.

1. Notify Us in Case of Errors or Questions About Your Bill.

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us as soon as possible with the details and send to the mailing address printed on your bill. We must hear from you no later than 60 days after we sent you the bill on which the error or problem first appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, please give us the following information.

- Your name and the account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

2. Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days if we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we can not try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount in question including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to the questioned amount. If we did not make a mistake, you will be obligated to pay the accrued finance charges, and you will have to make up any missed payments on the questioned amount. In either case, you will be sent a statement of the amount you owe and the date it is due.

If we determine that there is an amount that you owe and you fail to pay that amount in a timely fashion, we may report you as delinquent. However, if after you have been notified of our decision and our explanation does not satisfy you, you must write to us within ten days to tell us that you still refuse to pay, at which time we must tell anyone we report you to that you have a question about your bill. We must also tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

3. Special Rules for Credit Card Purchases

If you have a problem with the quality of the products or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right to not pay the remaining amount due on the products or service. There are two limitations on this right.

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and
 - (b) The purchase price must have been more than \$50.
- These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the products or services.

Adjusted Balance Method

We figure the finance charge on your account by applying the periodic rate to the adjusted balance of your account. We get the adjusted balance by taking the past due balance at the end of the previous billing cycle and subtracting any unpaid finance charges and any payments and credits received during the present billing cycle.