

RICE OIL AND PROPANE

30 Conway Street
Shelburne Falls, MA 01370
(413) 625-6470

P.O. Box 1455
334 Chapman Street
Greenfield, MA 01302-1455
(413) 773-3693
www.riceoilandpropane.com

90 New Athol Road
Orange, MA 01364
(978) 544-2386

CREDIT APPLICATION

COMMERCIAL RESIDENTIAL LIST LOCATIONS: _____

Date: _____ Date of Birth: _____ Social Security No.: _____

Customer's Name: _____

Last First Mid. Int.

Last First Mid. Int.

(SSN)

Customer's Email Address _____

Mail Address: _____ Phone: _____

Alternate Phone: _____

Delivery Location: _____

Owns Home How Long at Present Address: _____

Rents Name/Address of Owner: _____

Previous Address: _____

(If at present address less than 2 years)

Owned Rented How Long at Previous Address: _____

Previous Heating Supplier: _____

Place of Employment and Position: _____

How Long: _____ Business Phone: _____

Credit Reference: 1. _____

2. _____

3. _____

Bank Reference: Checking: _____ Savings: _____

CREDIT INVESTIGATION: Since Rice Oil & Propane has the sole right to approve your application and to allow you to receive deliveries of fuel and/or services on credit, you hereby authorize Rice Oil & Propane, at any time now or anytime in the future, to make or have made whatever credit investigation Rice Oil & Propane feels is proper to evaluate your credit and financial standing, and you authorize Rice Oil & Propane to share its credit experience with credit bureaus, creditors, banks, and others.

You agree that until Rice Oil & Propane has approved your Credit Application, deliveries and/or services will only be provided on a "COD" basis.

Each of you who sign this Application are individually and jointly obligated for all payments now or hereafter owing to Rice Oil & Propane.

Date: _____

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PAYMENT AGREEMENT

TERMS OF PAYMENT: If Rice Oil & Propane shall approve your Credit Application, all charges shall be paid for on a net basis not later than thirty (30) days from the billing date. Non-compliance with terms or payment shall operate as a breach of this agreement and shall entitle Rice Oil & Propane to cancel the entire agreement or to suspend further shipments or services until all previous charges are paid first. Rice Oil & Propane will assess a FINANCE CHARGE each month on any unpaid balance outstanding over 30 days. This FINANCE CHARGE is computed by a periodic rate of 1½% PER MONTH (18% PER ANNUM). You agree to reimburse Rice Oil & Propane for all collection expenses, including reasonable attorney's fees incurred in connection with the collection of delinquent accounts. Rice Oil & Propane shall not be responsible for any loss due to failure to deliver or provide services by reason of any cause beyond its control.

BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and Rice Oil And Propane's responsibilities ("us" "we" or "our") under the Fair Credit Billing Act

YOUR SHOULD NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR MONTHLY STATEMENT.

If you think your monthly statement is wrong, or if you need more information about a transaction on your monthly statement, you should write us on a separate sheet at the address listed on your monthly statement. You should write us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, you must give us the following information:

- Your full name and account number.
- The dollar amount of the suspected error.
- You must describe the error and explain, if you can, why you believe there is an error. If you need more information, you should describe the item you are not sure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the monthly statement was correct.

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

If we find that we made a mistake on your monthly statement, you will not have to pay any Finance Charges related to any questioned amount. If we didn't make a mistake, you may have to pay Finance Charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your monthly statement. And, we must tell you the name of anyone we reported 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 monthly statement was correct.

By signing below, you are requesting Rice Oil & Propane to approve your Credit Application and are agreeing to the payment terms above, and are acknowledging receipt of a copy of this Application and Agreement.
