



P.O. BOX 396 • Aberdeen, NC 28315-0396
(910) 944-2329 • Fax (910) 944-3659

Serving the Sandhills Since 1928

CREDIT APPLICATION FOR SERVICE / DELIVERY AUTHORIZATION
AN INCOMPLETE FORM MAY RESULT IN A DELAY IN PROCESSING YOUR APPLICATION

PLEASE PRINT CLEARLY

APPLICANT'S INFORMATION:

FULL NAME	FIRST	MI	LAST
SOCIAL SECURITY NUMBER	DATE OF BIRTH		DRIVER'S LICENSE #
BILLING ADDRESS			
DELIVERY ADDRESS			
CONTACT PHONE NO.'S	HOME: () -	CELL: () -	OTHER: () -
EMPLOYED BY	POSITION HELD:	TIME EMPLOYED:	
EMPLOYER'S ADDRESS	WORK PHONE NO. () -	INCOME:	

CO-APPLICANT'S INFORMATION

FULL NAME	FIRST	MI	LAST
SOCIAL SECURITY NUMBER	DATE OF BIRTH		DRIVER'S LICENSE #
ADDRESS (IF DIFFERENT FROM APPLICANT)			
RELATIONSHIP TO APPLICANT			
CONTACT PHONE NO.'S	HOME: () -	CELL: () -	OTHER: () -
EMPLOYED BY	POSITION HELD:	TIME EMPLOYED:	
EMPLOYER'S ADDRESS	WORK PHONE NO. () -	INCOME:	

CREDIT REFERENCES

REFERENCES (1)	NAME:	TELEPHONE NO.: () -
	ADDRESS:	
REFERENCES (2)	NAME:	TELEPHONE NO.: () -
	ADDRESS:	

DO YOU OWN	OR RENT	YOUR HOME?
IF YOU RENT PLEASE PROVIDE	LANDLORD'S NAME:	TELEPHONE NO.: () -
PREVIOUS FUEL SUPPLIER	NAME:	TELEPHONE NO.: () -
ADDRESS:	CITY	STATE ZIP

INFORMATION VERIFICATION AND DELIVERY AUTHORIZATION (PLEASE READ CAREFULLY BEFORE SIGNING)

THE ABOVE INFORMATION IS FOR THE PURPOSE OF OBTAINING SERVICE / CREDIT AND IS WARRANTED TO BE TRUE. I HEREBY AUTHORIZE THE CREDITOR AND HIS AGENTS TO INVESTIGATE THE ABOVE REFERENCES HEREIN LISTED OR OTHER DATA OBTAINED FROM ME OR FROM ANY OTHER PERSON PERTAINING TO MY CREDIT AND FINANCIAL RESPONSIBILITY. I HAVE READ AND AGREE TO THE TERMS AND CONDITIONS STATED ON PAGE (2) OF THIS CREDIT APPLICATION DOCUMENT.

I WILL PERSONALLY GUARANTEE ANY DEBT INCURRED ON THE ACCOUNT STATED ABOVE.

YOU ARE HEREBY AUTHORIZED TO FILL MY TANK WHEN I AM NOT AT HOME AND PROVIDE REGULAR SERVICES UNTIL SUCH TIME AS I NOTIFY YOU IN WRITING.

APPLICANT'S SIGNATURE _____ DATE: _____

CO-APPLICANT'S SIGNATURE _____ DATE: _____

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act, here's what to do. If you think your bill is wrong or if you need more information about an item on your bill.
 - a. Do not write on the bill. On a separate sheet of paper (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
 - i. Your name and account number (if any).
 - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is in error. If you only need more information, explain the item you're not sure about and if you wish, ask for evidence of the charge such as a charge slip. Do not send in your copy of a sales slip or other documents unless you have a duplicated copy for your records.
 - iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) which you think will help us to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to the address on your bill, which is listed after the words: Send inquiries to; Mail it as soon as you can, but in any case, early enough to reach us within 60 days after the bill was mailed to you.
- b) We must acknowledge all letters pointing out possible errors within 30 days of receipt, unless we are able to correct your bill during those 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once we have explained the bill, we have no further obligation to you even if you still believe there is an error, except as provided in paragraph 5 below.
- c) After we have been notified, neither we nor an attorney or a collection agency may send you collection letters, or take collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until we have answered your inquiry. *However you may remain obligated to pay the parts of your bill not in dispute.*
- d) If it was determined that we have made a mistake on your bill, you will not have to pay any services on any disputed amount. If it turns out that we have not made an error, you may have to pay service charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, we must send you a written notification of what you owe; and if it is determined that we did make a mistake in billing the disputed amount, you must be given the time to pay which you are normally given to pay undisputed amounts before any more service charges or late payment charges on the disputed amounts can be charged to you.
- e) If our explanation does not satisfy you and you notify us *in writing within 10 days* after you receive our explanation that you still refuse to pay the disputed amount, we may report you to credit bureaus and other creditors and may pursue regular collection procedures. But, we must also report that you think you do not owe the money, and we must let you know to whom such reports were made. Once the matter has been settled between you and us, we must notify those whom we reported you as delinquent of the subsequent resolution.
- f) If we do not follow these rules, we are not allowed to collect the first \$50 of the disputed amount and service charges, even if the bill turns out to be correct.
- g) If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right:
 - a. You must have bought them in your home state or, if not within your home state, within 100 miles of your current mailing address and,
 - b. The purchase must have been more than \$50.

However, these limitations do not apply if the merchant is owned or operated by the creditor, or if the creditor mailed you the advertisement for the property or services.

RETAIL CREDIT AGREEMENT

1. **PURCHASES:** We will deliver, subject to availability, fuel or propane at our established price, which is determined at the time of delivery. Deliveries will be made to you at the address shown on this agreement, on the automatic delivery basis unless otherwise noted on this agreement, according to a Weather Controlled Degree Day System. A meter printed delivery ticket will be left or mailed to the above address each time a delivery is made. You agree to accept each delivery and to pay the full amount on each delivery ticket within 30 days.
2. If you maintain a service contract with us, or if you require service calls repairs, or maintenance, which are not covered by the service contract, you may also charge the price of the service contract, service calls, repairs, or maintenance to your account. If you do so you agree to pay the full amount within 30 days from the time the service contract, service calls, repairs, or maintenance is made.
3. **MONTHLY STATEMENT:** If you have a balance on your account, we will send you a monthly statement. It will show separately your purchases, the SERVICE CHARGE, and the date the payment is due.
4. **SERVICE CHARGES:** Unless you paid the previous balance shown on your monthly statement in full by its payment due date, a SERVICE CHARGE will be added to your purchases account from the date of purchase and these SERVICE CHARGES will be computed in the following way:
 - a) We start with the previous balance of your purchases account at the beginning of the billing period.
 - b) Each day of the period we subtract payments and credits and add purchases, giving us the daily balance.
 - c) We then average the daily balance (called "balance subject to SERVICE CHARGE") and multiply this average by the following monthly periodic rates: 1 ½ % on balance over 30 days, which is an ANNUAL PERCENTAGE RATE OF 18%.
5. **DEFAULT AND COLLECTION COSTS:** You will be in default if you do not pay a balance on time, file for bankruptcy, or make an assignment for the benefit of creditors. Default means we can demand immediate payment of the full balance. If we refer collection of the balance to a lawyer, you pay attorney's fees plus court costs.
6. **IRREGULAR PAYMENT AND DELAY IN ENFORCEMENT:** We can accept later payments or partial payments, or checks and money orders marked "payment in full" without losing any of our rights under this agreement. We can also delay enforcing our rights under this agreement without losing them.
7. **AMMENDMENT OR CHANGES:** We can change this agreement including SERVICE CHARGES and the ANNUAL PERCENTAGE RATE; at any time provided we give you at least 30 days' notice, before the beginning of the billing period in which the change becomes effective.
8. **CANCELLATION:** We or you can cancel your account at any time on 30 days written notice. You agree to remain responsible for payment for all purchases made before the 30 days period expires. We also have the right to cancel your account without notice if you fail to make payments on time.
9. **LIABILITY:** We are not responsible for damage or loss caused by failure to make delivery due to labor shortage, strikes or to conditions beyond our control. In the event of DEFAULT, and we do not deliver propane as a result of DEFAULT, we will not be liable for any damages in either direct or indirect manner.

NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applications on the basis of sex or marital status. The federal agency which administers compliance with this law concerning this creditor is THE FEDERAL TRADE COMMISSION, Washington, D.C. 20580