

# **E \* Z PAY**

By RIVERLAND FS, Inc.

## **A program designed to eliminate high winter LP bills**

### **WHO DOES THIS PROGRAM APPLY TO ?**

All RIVERLAND FS home heating accounts

### **WHEN DOES THE PROGRAM START ?**

The enrollment period is the months of May and June, each year

### **WHAT ARE THE ADVANTAGES OF JOINING THE E\*Z PAY PROGRAM ?**

There could be many, but here are four

- 1) Allows you to have a firm price per gallon
- 2) Lets you Budget your heating expense on a monthly basis, year round
- 3) You always receive our cash discount
- 4) You stay on a keep full basis at no additional cost

### **HOW DOES THE PROGRAM WORK ?**

Your RIVERLAND FS Salesman will estimate the amount of LP needed for the coming heating season. If possible this amount will be based on your past history. This number will be multiplied by our fixed E \* Z Pay price for the coming heating season. This number will then be divided by eleven, which represents the eleven equal payments.

### **WHAT IF I OVER-PAY OR UNDER-PAY ?**

No problem! At the end of the program period, a statement will be mailed indicating your balance. If you have over paid your needs, you have two options:

- 1) We will promptly send you our check to clear the account
- 2) You may apply the over-payment to next season's program, thus reducing the monthly payments

If you have under paid your needs, you need only to pay the statement amount.

### **HOW, WHEN AND WHERE DO I MAKE THE MONTHLY PAYMENTS ?**

After enrolling in the program, you will be given a payment book. Each month you simply send in your payment with the payment stub, by the 15<sup>th</sup> of the month. You may also pay your Salesman when he is making a delivery or pay at any of our locations.

**(SAMPLE)**

**E \* Z Payment Plan  
Agreement  
Winter 2003-2004**

XXXXXXXX XXXXXX  
XXXXXXXXXXXXX  
XXXXXX, XXXXXX XXXX

Acct. Number XXXXXXXXX

We estimate that you will require **XXX** gallons of LP-Gas to adequately heat your home during the next heating season.

Based on these estimated gallons and a locked-in price of **.XXX plus sales tax**.

Under the RIVERLAND FS, E \* Z Payment Plan, your monthly payment is **\$XXX.XX**, with the **first payment due by June 15, 2003**, and the **final payment to be made by April 15, 2004**.

Because weather conditions are not completely predictable, you will receive a ticket for each delivery, clearly stating the number of gallons and locked in price per gallon. At the end of the plan period a statement will be rendered indicating whether you have a credit or debit balance. If you have overpaid us, we will promptly send you our check or apply the over-payment to your next season's heating bill, as you desire. If the balance is due us, you merely send us a check.

If monthly payments are not made on a regular basis, **you will lose your locked in price** and your heating bill will be transferred to a RIVERLAND FS regular account, on which a finance charge of **24% (annual percentage rate)** will be added on any past due balance.

I have read and accept the above terms and wish to apply for the E \* Z Payment Plan.

**Customer Signature** \_\_\_\_\_

**Date** \_\_\_\_\_