

# Eastern Fuel Corporation

Heating Oil • Heating & Cooling Equipment • Installation & Service

P.O. BOX 185489 Hamden, Connecticut 06518

Telephone: 203-248-2111 • Fax: 203-248-6805 • Email: mail@easternfuel.com

## Eastern Fuel Credit Application and Agreement

1. LAST NAME \_\_\_\_\_ FIRST NAME \_\_\_\_\_ MIDDLE NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 TELEPHONE \_\_\_\_\_ OWN \_\_\_\_\_ RENT \_\_\_\_\_ YEARS THERE \_\_\_\_\_  
 DATE OF BIRTH \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_  
 EMPLOYER \_\_\_\_\_ POSITION \_\_\_\_\_ YEARS THERE \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 MOBILE \_\_\_\_\_ EMAIL \_\_\_\_\_ WORK # & EXT. \_\_\_\_\_

2. SPOUSE'S NAME \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_  
 EMPLOYER \_\_\_\_\_ POSITION \_\_\_\_\_ YEARS THERE \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 MOBILE \_\_\_\_\_ EMAIL \_\_\_\_\_ WORK # & EXT. \_\_\_\_\_

3. PREVIOUS ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_

4. LAST FUEL SUPPLIER \_\_\_\_\_ REASON FOR CHANGE \_\_\_\_\_

5. RECOMMENDED BY \_\_\_\_\_

6. PREFERRED DELIVERY METHOD (CHECK ONE) AUTOMATIC \_\_\_\_\_ WILL CALL \_\_\_\_\_ (PLEASE INITIAL) \_\_\_\_\_

### 7. AUTOMATIC CREDIT CARD PAYMENT

\*Please fill out this section only if you authorize Eastern Fuel to process payments on your credit card automatically.

VISA CARD #: \_\_\_\_\_  
 MASTER CARD EXP. DATE: \_\_\_\_\_  
 DISCOVER 3-DIGIT CODE: (BACK OF CARD) \_\_\_\_\_  
 BILLING ADDRESS: \_\_\_\_\_

**I AUTHORIZE EASTERN FUEL TO CHARGE MY CREDIT CARD AUTOMATICALLY.**

Please Sign \_\_\_\_\_ Date \_\_\_\_\_

• **NOTICE TO BUYER(S):** A. DO NOT SIGN BEFORE YOU READ AGREEMENT PRINTED ON REVERSE SIDE.  
 B. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT AND THE INFORMATION REGARDING YOUR RIGHTS DISPUTE BILLING ERRORS.  
 BUYER(S) HEREBY ACKNOWLEDGES RECEIPT OF A TRUE COPY OF THIS CREDIT AGREEMENT AND BILLING ERRORS INFORMATION.

• **NOTICE** I HEREBY AUTHORIZE YOU OR ANY CREDIT REPORTING AGENCY EMPLOYED BY YOU TO INVESTIGATE THE REFERENCES HEREIN LISTED OR ANY OF THE OTHER INFORMATION STATED ABOVE TO DETERMINE MY QUALIFICATIONS FOR A CREDIT ACCOUNT.

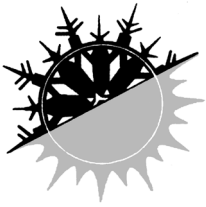
**TERMS: NET 10 DAYS FROM DELIVERY DATE. PAST DUE ACCOUNTS WILL BE SUBJECT TO 1 1/2 % MONTHLY SERVICE CHARGE WHICH IS AN ANNUAL PERCENTAGE RATE OF 18% ACCOUNTS 31 DAYS AND OVER WILL BE TEMPORARILY DISCONTINUED UNTIL ACCOUNT IS CURRENT, UNLESS SATISFACTORY ARRANGEMENTS ARE MADE. IN EVENT OF DEFAULT, THE APPLICANT WILL BE LIABLE FOR ANY AND ALL COURT AND ATTORNEY FEES AS ALLOWED BY LAW.**

### AUTHORIZATION

The undersigned hereby authorizes Eastern Fuel Corporation or its assigns to make deliveries of #2 home heating oil to my premises listed above. Such deliveries shall begin immediately and shall be on an automatic basis unless indicated above. This agreement shall be in force until it is cancelled in writing.

BUYER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SPOUSE'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



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## 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 write [Alternate: Write on the bill or other 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 an error.

If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of a sales slip or other document unless you have a duplicate cop for your records.

iii. The dollar amount of the suspected error

iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.

b. Send your billing error notice to the address on our bill which is listed after the words: "Send Inquires To: " or similar wording. [Alternate: Send your billing error notice to: (Creditor's name and address)].

Mail it as soon as you can, but in any case, early enough to reach the creditor within 60 days after the bill was mailed to you. If you have authorized your bank to automatically pay from your checking

or saving account any credit card bills from that bank, you can stop or reverse payment on any amount you think is wrong by mailing your notice so the creditor receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16-day deadline to get the creditor to investigate your billing error claim.

2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must either correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has not further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.

3. After the creditor has been notified, neither the creditor nor an attorney nor a collection agency may send you collection letters or take other 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 the creditor has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.

4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay finance 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, the creditor must send you a written

notification of what you owe; and if it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.

5. If the creditor's explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must also report that you think you do not owe any money, and the creditor must let you know to whom such reports were made. Once the matter has been settled between you and the creditor, the creditor must notify those to whom the creditor reported you as delinquent of the subsequent resolution.

6. If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the disputed amount and finance charges, even if the bill turns out to be correct.

7. 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 price 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.

## OFFICE USE ONLY

TANK SIZE:  275  330  1000  550

TANK LOCATION: \_\_\_\_\_ IN TANK NOW \_\_\_\_\_

HOT WATER:  GAS  ELECTRIC  OIL  OFF FURNACE

TERMS:  10 DAYS  C.O.D  BUDGET  CHR.G. DEL.

SALES PERSON: \_\_\_\_\_

SERVICE CONTRACT: \_\_\_\_\_

TANK INSURANCE: \_\_\_\_\_