



CONSUMER CREDIT APPLICATION FOR PROPANE

M&M Service Company · 130 N Chiles St · PO Box 500 · Carlinville, IL 62626
 1-800-962-7331 · Fax 217-854-7691 · energyorders@mmservice.com

PLEASE PRINT

| | | |
|---|---|--|
| Name | | SSN or FEIN |
| Secondary Name on Account (if applicable) | | SSN or FEIN |
| Address | | City, State, Zip |
| Home Phone Number | Cell Phone Number | Email Address |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Farm Bureau Member? If Yes, Member County | |
| <input type="checkbox"/> Own or <input type="checkbox"/> Rent | Present Living Facility | If Rent: Landlord Name Landlord Phone Number |
| Previous Supplier | <input type="checkbox"/> Yes <input type="checkbox"/> No New Propane Tank Set Request? | Physical Address for Tank |
| <input type="checkbox"/> Customer Owned <input type="checkbox"/> Supplier Owned <input type="checkbox"/> Not Sure Current Tank Ownership | | If Supplier Owned, Name |

Continued

AGREEMENT

The undersigned gives the above information for the purpose of obtaining credit from M & M Service Company and said information is certified to be true. The undersigned authorizes the above-named Company to obtain information concerning any statements or references made herein.

In consideration of the above-named Company selling merchandise and services to the undersigned, the undersigned agrees to the following credit terms: *The disclosures and information are made and given in accordance with the requirements of the Federal Truth-in Lending Act.*

1. In the event the amount due the Company as evidenced by the monthly statement is not paid in full within thirty days, a finance charge may be computed on the unpaid balance. Such unpaid balance includes any charges remaining unpaid from the previous monthly statement after deducting payments and/or credits received during the current billing cycle as long as the remains an unpaid balance.
2. The amount of such FINANCE CHARGE will be computed on the unpaid balance at a periodic rate of 2% on such unpaid balances. (Minimum FINANCE CHARGE is \$1.) This represents an ANNUAL PERCENTAGE RATE of 24%.
3. Credit privileges will be extended for a period of 30 days from the date the merchandise or service first appeared on a monthly statement. After this 30 day period no further credit will be extended until payments are received to bring the amount within this 30 day period.
4. 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 is 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 (you may telephone your inquiry but doing so will not preserve you rights under this law) the following:
 - i. Your name and account number.
 - 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 you copy of a sales slip or other document unless you have a duplicate copy for you records.

- iii. The dollar amount of the suspected error.
 - iv. Any other information (such as your address) that you think will help the Company 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 the Company within 60 days after the bill was mailed to you.
2. The Company must acknowledge all letters pointing out possible errors within 30 days of receipt unless the Company is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the Company must either correct the error or explain why the Company believes the bill was correct. Once the Company has explained the bill, the Company has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5.
3. After the Company has been notified, neither the Company 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 Company 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 Company 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 Company 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 Company must send you a written notification of what you owe; and if is determined that the Company 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 Company's explanation does not satisfy you and you notify the company *in writing* within 10 days after you receive their explanation that you still refuse to pay the disputed amount, the Company may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the Company must also report that you think you do not owe the money, and the Company must let you know to whom such reports were made. Once the matter has been settled between you and the Company, the Company must notify those to whom the Company reported you as delinquent of the subsequent resolution.
6. If the Company does not follow these rules, the Company is not allowed to collect the first \$50.00 of the disputed amount and finance charges, even if the bill turns out to be correct.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract in accordance with applicable State law); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this FS Company is the Federal Trade Commission, Washington, D.C. 20580.

I hereby acknowledge receipt of a copy of this Credit Application, signed this _____ day of _____, 20____.

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| Signed | Print Name |
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| Signed | Print Name |
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At M&M Service, we offer flexible programs and attractive pricing plans that fit your lifestyle and propane needs.

Full Prepayment Option allows customers to pay for all of their heating season's estimated propane usage up front at the best price. As the tank is filled, each load is billed against the prepayment credit. Any gallons used over the original contracted amount during the contract period will be priced at the current rate.

Budget Billing Program comes with a locked in price and reduces seasonal surprises by spreading annual propane expenses throughout the year. Annual propane usage is estimated by factoring in size and energy efficiency in the home, number and kind of appliances that use propane, and previous years' usage and divided into equal payments. If usage is different than expected, the balance is billed, credited towards the next year, or refunded as appropriate. This convenient program helps you manage your heating budget.

Summer Fill Program. Any of the above payment programs can be combined with our summer fill program to take advantage of typically low summer propane prices. Through one of the prepayment options or your budget billing program, price can be set for the year. And you'll be prepared for the winter months with a full tank of propane.

Call 1-800-962-7331 or email propane@mmservice.com if you are interested in any of our propane programs!

