



PO Box 392  
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## CREDIT POLICY

For approved accounts, credit will be extended for convenience purposes only and is not meant to be the customer's primary source of credit.

All regular accounts for petroleum products, propane, plant food, chemicals and all other miscellaneous supplies and services are due in full by the 25<sup>th</sup> of the month following the month of purchase.

Residential heating fuel accounts must have previous delivery balance paid before additional fuel will be delivered, or will be required to be on the 12 month Budget Plan starting in June each year.

### PAST DUE ACCOUNTS

FINANCE CHARGE will be imposed on the account balance that is unpaid on the 25<sup>th</sup> day of the month following the month of purchase and monthly thereafter until the account is paid. The account balance means the amount financed or charged to the account and any unpaid finance charges less all payments on and credits to the account.

The FINANCE CHARGE is ONE AND THREE-FOURTHS PERCENT (1¾%) which is an Annual Percentage Rate of TWENTY-ONE PERCENT (21%). The FINANCE CHARGE is not intended as an alternative for payment when due, but rather a penalty for nonpayment.

Commercial accounts over 60 days past due will be placed on CASH ONLY. Any individual account over 90 days past due will be subject to a CASH ONLY status.

If a delinquent account balance is referred for collection, the patron agrees to pay attorney's fees, collection agency fees, court costs, and other costs of collection.

### PAYMENT IS EXPECTED WHEN DUE

To assure you of timely and proper handling of your account, we suggest that you send your payment 4 to 5 days prior to the due date. Timely payments will avoid finance charges.