

Stocker Oil Co., Inc.

236 Boston Street
 Topsfield, Massachusetts 01983
 (978) 535-5180
 (978) 561-1634 Fax

Office Use Only	
Date:	
Application Sent:	
Application Received:	
Application Approved:	

CHARGE ACCOUNT APPLICATION & CREDIT AGREEMENT

THIS APPLICATION MUST BE SIGNED AND RETURNED TO OUR OFFICE BEFORE CREDIT WILL BE EXTENDED FOR FUEL OIL DELIVERIES AND/OR SERVICE

****ALL AREAS NOT SHADED IN GRAY MUST BE COMPLETED****

Please Print	First Name	Initial	Last Name	Date of Birth	No. of Dependents	Social Security Number
Present Address (Street & Name)			Own	How Long	Home Telephone Number	
			Rent			
			Other			
City/State/Zip		Previous Address (if less than one year at present address)			How Long	
Email Address						
Employer			Business Address			
Position			Monthly Salary	How Long	Business Telephone Number	
Previous Employer (if less than one year at present employer)			How Long	Position		
Emergency Contact, Address & Telephone						
Email Address						
Bank	Branch	Checking Account		Savings Account		
		Number:		Number:		
I Have Charge Accounts At		Account Number		Present Balance		
(1)						
(2)						
Automobile Financed By		Account Number		Present Balance		
Name And Address Of Landlord Or Mortgage Holder					Monthly Payment	
Alimony, child support, or separate maintenance income need not be disclosed if you choose not to rely on it as a basis for repaying this obligation.						
Other Annual Income				Source(s)		
If a co-applicant will use this account or sign the agreement, or if you wish the income and/or credit worthiness of a co-applicant considered, please complete the following:						
Co-applicant's Name			Social Security Number		Employer	
Position	How Long	Monthly Salary	Business Telephone		Business Address	
NOTICE TO THE APPLICANT(S): A. DO NOT SIGN BEFORE YOU READ THE AGREEMENT PRINTED ON THE REVERSE SIDE. B. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT AND THE INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.						
APPLICANT(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.						
Applicant's Signature			Date	Co-Applicant's Signature		Date

STOCKER OIL COMPANY, INC. OPTION TERMS

1. For each fuel oil delivery I may pay the amount shown on my delivery slip minus one five (5) cent per gallon discount if payment is received by the discount date shown on the delivery slip providing no previous balance exists.
2. I may
 - a. Pay the *Balance Due* in full within 30 days from receipt of my monthly statement.
 - b. Elect to set up a formal budget plan for monthly payments as set forth in any *Approved Budget Agreement* or any amount in excess of the stated amount. I understand that a payment is required each month under the *Approved Budget Agreement*.
3. I agree that a default in the payment of amounts due for service or fuel deliveries, or of any agreed upon monthly installment, shall render the entire balance due and payable and that Stocker Oil Company reserves the right to alter the terms of payment, determine my right to make further purchases, to fix a Limit of Credit, and if there is a credit card on file, the outstanding balance will be charged to the credit card.
4. I understand that balances over 30 days will be subject to a finance charge of 1½ percent per month which is an Annual Percentage Rate of 18 percent applied to the previous balance after deducting payments and credits.
5. Returned check fee is \$25.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

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

1. Send your inquiry in writing by registered or certified mail on a separate sheet so that we receive it within 30 days after the statement was mailed to you. You may telephone your inquiry but doing so will not preserve your rights under this law. Your written inquiry must include:
 - a. Your name and customer account number (if any)
 - b. A description of the error and why (to the extent you can explain) you believe it is an error, and
 - c. The dollar amount of the suspected error.
2. Send your billing error notice to:

Stocker Oil Company
236 Boston Street
Topsfield, Massachusetts, 01983
3. Within 90 days we will mail a written notice stating that the amount believed to be in error has been corrected or send a written notice setting forth the reasons why we believe the account was correctly shown in the statement. During this time we may not take any action to collect disputed amounts or report disputed amounts as delinquent. You remain obligated to pay the parts of your bill not in dispute.

This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error inquiry.

PLEASE RETAIN THIS PAGE FOR YOUR RECORDS