

STOCKER OIL CO., INC.

236 BOSTON STREET – TOPSFIELD, MA 01983 – 978-535-5180

Dear Neighbor:

We at Stocker Oil Company, Inc. would like this opportunity to introduce you to some of our services.

Stocker Oil is a family owned and operated full-service energy company offering much more than home heating oil delivery. We offer service and repairs to all types of oil & natural gas heating and air conditioning equipment, such as hot water heaters, furnaces, boilers, steam systems, central air conditioning, and ductless air conditioning systems. We also offer oil to gas conversions and installations. We have been providing service locally since 1940. Our office is conveniently located on Route 1 in Topsfield.

We provide:

- Automatic delivery of fuel oils at competitive prices.
- Budget payment plans, cap and pre-paid fuel contracts.
- Sales and Installation of virtually any heating or air conditioning system on the market today!
- Tank-Guard® Warranty Protection.
- 24-hour emergency services to all customers at reasonable prices to assure you will not be left in the cold.
- Annual service contracts for your oil or natural gas heating and air conditioning systems.
- A fully staffed, local office - if you ever need to contact us, you can be assured that you will be speaking with a trained, professional staff member. And, you can be assured of prompt professional service from all our staff for any of your heating or cooling needs.

We have several promotions available for new customers as well as budget payment plans, fixed pricing plans and pre-paid programs. Please give us a call at the office – our regular office hours are Monday – Friday 8 AM – 4:30 PM, and we can provide you with information on our current promotions.

Please take the time to read the enclosed information on all the services and products we provide. Also, please fill out the enclosed credit application and information sheet and return them to our office as quickly as possible via mail, fax, or email. This information is required for our records and extension of credit for your fuel deliveries. If you have any questions, please do not hesitate to call our office at (978) 535-5180, and thank you for choosing Stocker Oil Company, Inc.

Very truly yours,



Richard W. Stocker
President/Owner

Fax 978-561-1634 email: info@stockeroil.com

Visit www.stockeroil.com for more information

STOCKER HOME ENERGY SERVICES

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Explanation of Services Provided

Stocker Oil has been a family owned and operated full-service energy company since 1940! We offer much more than home heating oil delivery. We offer service and repairs to all types of heating and air conditioning equipment, such as hot water heaters, furnaces, boilers, steam systems, central air conditioning, and ductless air conditioning systems. We also offer natural gas system service and oil to gas conversions and installation. Please see below for more information.

Automatic Fuel Delivery

- We will automatically deliver fuel oil or kerosene when we know your system will need it. We take the worry out of you having to check your gauge and calling us.
- If you choose to keep an eye on the gauge yourself, please allow at least 48 hours for delivery after your call to us.

Special Pricing Programs:

- Pre-paid fuel – We will set up a plan for you so that you can pre-buy an appropriate amount of fuel to get you through the heating season while prices are at their lowest.
- We offer a Budget Cap program annually – please call the office for more information.

Tank-Guard® Tank Warranty Program

- Tank-Guard is an inexpensive way to possibly eliminate an expensive tank replacement. For an annual fee, your tank is insured against rust and corrosion. Check out the enclosed Tank-Guard flyer and give us a call for the current fee. The Tank-Guard limited warranty policies run from February through January and the fee cannot be pro-rated.
 - ***Unless your fuel tank is new—you need this coverage!***

Prompt Professional Service

- We offer oil service contracts to automatic fuel customers only and only for those systems which pass inspection. These contracts include your annual cleaning and offer a % savings on all other service calls.
- We now offer **Air Conditioning & Natural Gas Service Contracts!** These contracts include your annual checkup & offer a % savings on all other service calls.
- Even if you do not choose a service contract as an option, we recommend an annual cleaning of your furnace/boiler so it will run more efficiently for you! Efficiency evaluations can also be done at this time. We will send you a postcard or email ahead of time to remind you when your annual cleaning is due.

Installation Services

- We offer sales and installation of virtually any heating system on the market! Weil-McLain, System 2000, and Burnham boilers; Williamson warm air furnaces and air conditioning systems; Beckett and Carlin oil burners, humidifiers, electronic air cleaners, hot water heaters, pool heaters & Natural Gas systems as well!
- **Please call us for any of your heating, cooling, or hot water needs! A no-cost, no-obligation appointment can be arranged with our Sales Manager.**

Our Payment Terms

Fuel Deliveries: \$.05 per gallon discount if payment is received by our office within 7 days;
Net 30 days for credit approved customers. Not applicable to fixed or pre-paid pricing.

Service Calls: Net 30 days for credit approved customers.

Budget Plans: Ten (10) equal payments calculated on previous oil usage and average price running from August through May. We will automatically apply the prompt pay discount to all budget customer accounts in good standing. This is a great program and we urge you to take advantage of it. Take the guessing out of what your next fuel bill will be!

New Customer Referral Program

- Happy with our services? We will credit your account with \$50 for each new customer referred by you after they have purchased fuel from us for a period of 6 months. Be sure to have them mention your name when they open their account!

Fax 978-561-1634 email: info@stockeroil.com

Visit www.stockeroil.com for more information

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NEW AUTOMATIC FUEL DELIVERY CUSTOMER SPECIALS

As a new automatic delivery fuel customer* of Stocker Oil, you are entitled to choose one (1) of the following incentives for your first year of service.

Either

- AN *ADDITIONAL* \$0.05 DISCOUNT PER GALLON FOR FIRST YEAR WHEN PAYMENT IS RECEIVED WITHIN 7 DAYS*

OR

- 25% OFF A SERVICE CONTRACT FOR THE FIRST YEAR
(Pending eligibility & inspection of your system)
 - Basic Coverage \$199.95
 - Premium Coverage \$349.95
 - Water Heater Add-On Basic Coverage \$49.95
 - Water Heater Add-On Premium Coverage \$99.95

* Pending credit approval – not applicable to fixed or prepaid pricing programs

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			
I Have Charge Accounts At		Number:			Number:			
(1)		Account Number			Present Balance			
(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.								
APPLICANTS(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

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CREDIT CARD FORM



Customer name (please print) _____ Email address _____

Cardholder Name _____

Cardholder Billing Address _____

City _____ State _____ Zip Code _____

Credit Card Number _____ Expiration Date _____

Cardholder Signature _____ Date _____

I authorize Stocker Oil Co., Inc. to automatically apply charges to my credit card. I understand all charges will be applied following the delivery or service date and the receipt will be emailed/mailed to me directly. I agree to the payment terms set forth on the Credit Application and have signed this agreement.

This agreement is valid unless service is discontinued through written notice to Stocker Oil at least 30 days in advance.

Please notify Stocker Oil of any changes to your card number or status as soon as possible.

Please choose one option:

_____ Please use my card for all fuel deliveries & service.

_____ Please use my card for my Budget* payments & service.

*Must be enrolled in approved Budget plan.

Return this form to Stocker Oil via mail, fax 978-561-1634, or email info@stockeroil.com

Stocker Oil Co., Inc.

New Customer Information Sheet

Date: _____

Name: _____

Email Address: _____

Service Address: _____
Street City Zip

Billing Address: _____
(If different): Street City Zip

Phone Number: _____
Home Mobile Work

Office Use Only	
Account Number:	_____
Delivery Slip:	_____
K Factor:	_____
Application Received:	_____
Application Approved:	_____
Referred By:	_____

Please answer the following questions

What type of fuel does the system use? (Circle One) Kerosene₁ Fuel Oil₂ Natural Gas AC
(mobile homes)

Is the hot water heated by the system? (Circle One) Yes No

What is the size of the oil tank? _____

When was the last fuel delivery? _____

When was the system last cleaned/serviced? _____

Where is the fill pipe located for the tank? _____

How did you hear about our company? _____

Please check the boxes below of the services/products that you are interested in

- | | |
|--|--|
| <input type="checkbox"/> Automatic Delivery (Free) | <input type="checkbox"/> Budget Plan (Free) |
| <input type="checkbox"/> Annual Tune-up Reminder Service (Free) | <input type="checkbox"/> Tank Guard [®] Protection (Call for Fee) |
| <input type="checkbox"/> Service Contract (Subject to Inspection) | <input type="checkbox"/> Peace of Mind (Included) |
| <input type="checkbox"/> Other: _____ | <input type="checkbox"/> All Applicable |
| <input type="checkbox"/> Special Instructions or Additional Information: _____ | |

Return this form to Stocker Oil via mail, fax 978-561-1634, or email info@stockeroil.com