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www.signaturepropane.net

Welcome to our Budget Pay Program!

This letter will serve as an outline to the terms, conditions and agreements required to participate in the program, as well as take advantage of our ***Budget Pay Program DISCOUNT!***

This program is designed to eliminate unexpected or large expenses related to increased seasonal usage of propane. Monthly payments made by you apply to your account as a credit in the warmer months and the credit is utilized in the colder months when propane usage increases.

Why participate in the Budget Pay Program:

The purpose of the plan is to allow customers to make regular monthly payments on their account, which builds a credit. By starting the plan in Spring, there should be enough credit accumulated on your account to pay for your upcoming winter deliveries. But, it also includes a 5 cent off per gallon discount all year long and is automatically included in every delivery.

Who qualifies for the Budget Pay Program:

Anyone with a one year history of gallons used and no current balance due on account. For existing Signature customers - we will analyze all of your account history to provide the most accurate monthly payment estimate.

If you are new to Signature, we can use the history provided by your previous supplier to calculate the monthly payment, as long as it encompasses one year.

If you would like to *start Budget Pay in the Winter*, there must be a zero balance due on your account through April of the following year, while also making the 11 monthly payments, as agreed upon. The office can provide clarification if needed.

How is your monthly payment calculated:

Monthly payment amounts are calculated by averaging out your household's individual usage over the course of one year, April-March. Once the gallon usage has been tallied, we multiply it by the *average price per gallon** from the previous calendar year, and divide by 11 monthly payments. No payment should be due in April as this is the month evaluations are performed.

How can the monthly payments be paid:

Credit card on file can be automatically processed on the following days of the month: 1st, 5th, 10th, 15th, 20th, 25th and last business day. You can mail in a check or have it processed through your financial institution's bill pay features. You can also call in the credit card payment on a day of your choosing.

What is the evaluation process: April is reevaluation or reconciliation month. After the monthly payments have been received and applied to your account and we are through the Winter delivery season, we analyze the balance due:

If there is a **credit balance** (you paid more than propane used) - the credit will be subtracted from the averages used for the upcoming year and will likely *lower your monthly payment* amount or have no monthly payment due for the first few months of the new year.

If there is a **debit balance** (you used more propane than estimated and paid for) - the balance must be *paid off by the end of April*. Then payments resume in May.

This program is based on estimations:

We will estimate propane costs for the upcoming season and estimate your propane usage for one year based on your history of propane usage. Budget figures are calculated with the tank being full. Current budget customers continuing the budget plan from one year to the next must have their account reconciled in April. Because these figures are predictions of gallons you'll use in the future multiplied by the estimated expected price per gallon, there will likely be a credit on the account or there will be a balance due, which must be paid in full by the end of April. *Also, it is important to notify the office if there is a change in appliances or any reason your usage estimates would either increase or decrease.*

Important information on the Budget Pay Program:

Budget Pay payments are for propane deliveries only. All service, labor and parts as well as the annual tank rental fee, (if you lease tank(s) through us) are due within normal credit terms, net 30 days, and the credit application attached is used to provide the terms.

If you lease a tank through us, we calculate your usage based on the minimum gallons (usage requirements) to be used annually, or your individual household usage, whichever is higher.

Usage requirements are as follows:

120 gal. tank must use 300 gallons of fuel per year

250-288 gal. tank must use 400 gallons of fuel per year
500 gal. tank must use 900 gallons of fuel per year

If you own your own tank, we use only your individual household usage, as there are no minimums for customer owned tanks.

Missed payments:

If three or more payments are missed, you will be automatically removed from the Budget Pay Program and a finance charge of 3% will be added to all outstanding deliveries. If you choose to catch up on the missing payments in full, please call the office to confirm you have been added back to the program. *NSF checks and declined or invalid credit card payments will count as a missed payment.* Once removed from the program, the five cent per gallon discount will no longer apply to your deliveries.

HEAP/Other county/state benefits:

If you qualify for heating assistance programs, the amount received will be factored into the following year's analysis. (It is possible to also have a credit from the monthly payments, both of which will result in a lowered monthly payment for the following year.) However, it is important to know and understand, benefit payments are not guaranteed and the balance on the account will be due in full regardless of benefit status/qualification.

*Average price per gallon is also an estimate and will vary depending on seasonal variables.

I hereby understand and agree to the following terms:

- ***THIS IS AN ESTIMATE*** - The average price per gallon and gallons used both have several variables which can and will change. The price per gallon and gallons used are both calculated based on history and cannot account for future changes in appliances or usage.
- *11 monthly payments* must be *made in full* within our fiscal year. And a current credit application on file is required. (See attached.)
- The Budget Pay Program runs on a fiscal year, April through March. Upon reevaluation there may be a balance due on your account, which will be due in full by April 30th.
- If there's a credit balance at the time of reevaluation you can choose to lower your monthly payment amount or have no payment due the first few months of the new fiscal year, depending.
- The Budget Pay Program funds are only to be used for fuel deliveries. No other costs are included in these figures, including tank rental.

- Three missed payments will automatically remove you from the program and finance charges will accrue on the account.
- **LEASED TANKS ONLY** - Minimum usage requirements apply to all leased tank accounts regardless of participation in the budget pay program.

I hereby agree to pay eleven consecutive monthly payments in the amount of \$_____, to be processed by (select one):

- Credit Card on file
- Personal/Bill Pay check
- Call in credit card
- Cash/Money Order/Walk-In

on the (day) _____ of each month and understand there may be a balance due at the end of year.

Name: _____ Account #: _____

Signature: _____ Date: _____

The parties agree that this authorization may be electronically/digitally signed. The parties agree that the electronic/digital signatures appearing on this authorization is the same as handwritten signatures for the purposes of validity, enforceability, and admissibility [Click to Agree](#)

SIGNATURE PROPANE, INC.
P.O Box 3305 ~ Diamond Springs, CA 95619
530-626-4630

APPLICATION FOR SERVICE/CREDIT

APPLICANT INFORMATION		
Name:	Drivers License#	
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own	Rent	E-mail:
Mailing address:		
City:	State:	ZIP Code:
Previous Address:		
City:	State:	ZIP Code:
EMPLOYMENT INFORMATION		
Current employer:		
Employer address:		How long?
Phone:	Position:	
City:	State:	ZIP Code:
E-mail:	Fax:	
Name of a relative not residing with you:		
Address:		Phone:
City:	State:	ZIP Code:
Relationship:		
LANDLORD INFORMATION (IF RENTAL) OR CO-APPLICANT INFORMATION (IF JOINT ACCOUNT)		
Name:	Drivers License#	
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Landlord	Co-Applicant	E-mail:
Mailing address:		
City:	State:	ZIP Code:
Previous address:		
City:	State:	ZIP Code:
EMPLOYMENT INFORMATION		
Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:		
Name of a relative not residing with you:		
Address:		Phone:
City:	State:	ZIP Code:
Relationship:		

CREDIT TERMS & POLICY: PLEASE INITIAL THE FOLLOWING:	
The customer agrees to be responsible for payment in full on this account until Signature Propane is notified in writing that customer has moved from the premises.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
All charges are due and payable upon receipt of invoice and shall become delinquent after 30 days.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
A finance charge of 3% per month may be assessed after 30 days on unpaid balances including any previous finance charge. Annual percentage rate is 36%	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
The customer agrees to pay reasonable attorney and/or collection costs at a maximum rate of 30% which may be incurred in securing payments for services and/or material supplied.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
Customers NOT paying within terms (net 30) may have gas service locked off. Customers who have gas service locked off will be charged an \$95 non-refundable lock-off fee.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
Returned checks must be repaid within 7 days by cash, cashier's check or money order. A \$15 service charge must also be paid within 7 days.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
The customer grants Signature Propane full access to the premises for the purpose of delivering gas and for installing, maintaining, servicing or removing company owned equipment.	← APPLICANT'S INITIALS
LANDLORD OR CO-APPLICANT'S INITIALS →	
I hereby authorize the person or firm to whom this application is made any credit bureau or other investigative agency employed by such person, to investigate the references herein listed or other data obtained from me or from any other person pertaining to my credit and financial responsibility. The above information is for the purpose of obtaining credit and is warranted to be true. I have read and agree to the payment terms stated on this credit application. Terms are subject to change.	
Signature of applicant	Date
Signature of Landlord or Co-Applicant	Date