

## NOTICE:

Kansas law will allow this supplier to file a lien against your property for materials not paid for by your contractor unless you have a waiver of lien signed by this supplier. If you receive a notice of a filing of a lien statement by this supplier, you may withhold from your contractor the amount claimed until the dispute is settled.

### FINANCE CHARGE METHOD

We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any unpaid finance charge and any payments and credits received during the present billing cycle.

### YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### Notify Us In Case of Errors or Questions about Your Bill

If you think that your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at 2661 Nebraska Road, LaHarpe, KS 66751. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. In your letter, give us the following information: Your name and account number, the dollar amount of the suspected error, the description of the error, and explain, if you can, why you believe this is an error. You can telephone us, but doing so will not preserve your rights.

### YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply an unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you will have to pay the finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent, and you will be responsible for any collection and attorney fees required to collect this account. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it is final.

If we do not follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**ALL INVOICES MUST BE PAID WITHIN 120 DAYS OF THE FIRST STATEMENT DATE FOR THAT INVOICE. IF YOU FAIL TO PAY ANY INVOICE WITHIN THIS TIME FRAME, A 3% RECOURSE FEE WILL BE ADDED FOR THAT INVOICE.**

#### CHARGE ACCOUNTS:

**SINCE ALL INVOICES MUST BE PAID WITHIN 120 DAYS, THE MINIMUM MONTHLY PAYMENT FOR EACH INVOICE MUST BE 25% OF EACH INVOICE'S TOTAL, PLUS FINANCE CHARGES AND LATE FEES OR \$10.00, WHICHEVER IS GREATER. THESE PAYMENTS MUST BE MADE ON OR BEFORE THE 28<sup>TH</sup> OF THE FOLLOWING MONTH FROM THE DATE OF PURCHASE. A FINANCE CHARGE OF 1½% PER MONTH, WHICH IS AN ANNUAL RATE OF 18% OR \$2.00 MINIMUM, WILL BE APPLIED TO THE REMAINING UNPAID BALANCE ON THE FOLLOWING STATEMENT.**

#### LATE PAYMENT CHARGE:

**FOR ANY MONTH THAT A MINIMUM PAYMENT IS NOT MADE, A LATE FEE OF \$15.00 WILL BE ADDED TO THE UNPAID BALANCE. YOUR STATEMENT WILL SHOW THE MINIMUM PAYMENT DUE AS WELL AS THE ENTIRE BALANCE.**

#### RETURN POLICY:

**ALL MERCHANDISE ACCEPTED FOR CREDIT WILL BE SUBJECT TO A HANDLING CHARGE AND MUST BE RETURNED WITHIN 30 DAYS FROM DATE OF PURCHASE. SOILED AND DAMAGED ITEMS WILL NOT BE ACCEPTED FOR CREDIT. THERE WILL BE A 3% MINIMUM RESTOCKING FEE, AND IF RETURN OF ANY ITEM EXCEEDS 10% OF THE PURCHASE PRICE OF THAT ITEM, A 10% RESTOCKING FEE WILL BE ASSESSED TO COVER HANDLING COST OF THAT ITEM.**

**CUSTOMER ASSUMES ALL RESPONSIBILITY FOR ANY DAMAGES CAUSED BY TRUCKS DELIVERING BEYOND THE STREET.**

#### SPECIAL ORDERS:

**SPECIAL ORDER MERCHANDISE IS MERCHANDISE THAT HAS BEEN CHOSEN AND APPROVED BY YOU FOR A SPECIFIC PURPOSE. THEREFORE, SPECIAL ORDER MERCHANDISE MUST BE PAID FOR, IN FULL, AND CANNOT BE RETURNED UNDER ANY CIRCUMSTANCES.**

**MERCHANDISE NOT RETURNABLE WITHOUT THIS SLIP  
THIS IS YOUR INVOICE-NO OTHER RENDERED  
REVISED 10/11/2011**