

YOUR BILLING RIGHTS UNDER THE FAIR CREDIT BILLING ACT:

Finance Charge: A finance charge is imposed of those charges not paid in full within 90 days of the date you were first billed for the charges. The balance on which any finance charge is computed is determined by totaling the charges not paid within the required time period. The finance charge is at a periodic rate of 1.50 percent per month (an ANNUAL PERCENTAGE RATE OF 18 PERCENT). The finance charge is computed by multiplying the balance on which the finance charge is computed by the periodic rate shown above. There is a \$0.50 minimum finance charge.

Notify Jill Kinsella, DMD, in case of errors or questions about your bill: If you think your bill is wrong, or if you need more information about the transaction on your bill, write to our office, Jill Kinsella, DMD, 735 Seibert Road, Ste. 2 Scott AFB, IL 62225. Jill Kinsella, DMD must hear from you no later than 90 days after they have sent you the first bill on which the error or problem appeared. You may telephone Jill Kinsella, DMD but doing so will not preserve your rights.

In your letter, please provide the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights JILL KINSELLA, DMD'S Responsibilities after Receiving Your Written Notice:

- Jill Kinsella, DMD must acknowledge your letter within 30 days, unless they have corrected the error by then. Within 90 days, JILL KINSELLA, DMD must either correct or explain why JILL KINSELLA, DMD believes the bill was correct.
- After JILL KINSELLA, DMD receives your letter, JILL KINSELLA, DMD cannot try to collect any amount you question, or report you as delinquent, JILL KINSELLA, DMD can continue to bill you for the amount you question, including finance charges and JILL KINSELLA, DMD can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while JILL KINSELLA, DMD is investigating, but you are still obligated to pay the parts of your bill that are not in question.
- If JILL KINSELLA, DMD finds that they have made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If JILL KINSELLA, DMD did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, JILL KINSELLA, DMD will send you a statement or the amount you owe and the date that it is due.
- If you fail to pay the amount that JILL KINSELLA, DMD thinks you owe, JILL KINSELLA, DMD may report you as delinquent. However, if their explanation does not satisfy you and you write to them within 10 days telling them that you still refuse to pay, JILL KINSELLA, DMD must tell anyone JILL KINSELLA, DMD reports that you have a question about your bill. JILL KINSELLA, DMD must tell you the name of the agency that they reported you to. When the matter is settled between you and JILL KINSELLA, DMD, JILL KINSELLA, DMD must also notify the agency that the matter is settled.
- If JILL KINSELLA, DMD does not follow these rules, JILL KINSELLA, DMD cannot collect the first \$50.00 of the questioned amount even if your bill was correct.