



DISCLOSURE OF TERMS - 30 Day
November 1, 2006

OPEN ACCOUNTS:

The terms will be NET 30 DAYS. Otherwise the terms are CASH. We will send you a monthly account statement reflecting your account activity through the end of the each calendar month (billing cycle) at the end of which you had a debit or credit balance or during which a FINANCE CHARGE was imposed. Past due balances will be assessed a FINANCE CHARGE computed by applying a monthly periodic rate of 1.5% (corresponding **ANNUAL PERCENTAGE RATE 18%**) to the adjusted balance of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous monthly billing cycle and subtracting any unpaid finance charges and the applicable portion of any payments and credits received during the current monthly billing cycle. We also exclude any portion of your balance that was not past due as of the close of the current monthly billing cycle. You can avoid additional Finance Charges if you pay the "Total Due" shown on your current statement in time for us to receive your payment by your next statement closing date, which will be the last day of the calendar month following the closing date shown on the current statement.

To ensure proper credit to your account, please have your account number on your remittance indicating which invoices you are intending to pay.

DELIVERY POLICIES:

Automatic Delivery

All customers in good standing will be on the automatic fill program for propane delivery, unless otherwise instructed by the customer in writing that they wish to be on a "will-call" basis. Being an automatic fill customer simply means that we monitor your tank and take the responsibility of keeping your tank filled on a regular basis. Budget customers are always on automatic fill, providing payments are kept current.

Will-Call Delivery

If you are not on the automatic-fill delivery schedule because of failure to meet credit criteria, or because you choose not to be auto-fill, it is to your advantage to place your order at least three (3) days in advance of actual need. This enables us to make your delivery when we are in the area, avoiding any service charge for emergency delivery. There is a minimum gallon delivery of 100 gallons.

When you become a propane customer, please specify on the credit application if you wish to be on the automatic fill or the will-call system for delivery. Failure to initial your selection places your account on an automatic fill status (credit pending).

PAYMENT PLAN:

Payment Plans are based on an estimated annual usage of propane beginning on August 1, and ending July 31 of each year. Your account must have a zero balance at the beginning of the payment plan season and a contract must be signed. Your payment is due before the last day of each of the twelve months. If there is a default in payment of a payment plan account, a 5% **DEFAULT CHARGE** will be computed on any payment not made within 7 days of its due date; also deliveries will cease **WITHOUT** further notice and the account reverts to a regular 30 day account.

PREBUY:

Prebuy is based on an estimated annual usage of propane beginning on August 1st each year. Your account must have a zero balance at the beginning of the prebuy season and a prebuy contract must be signed. Your payment is due when the contract is signed. The charge will be deducted from the account as deliveries are made. The lock in rate will remain in effect until all prebuy gallons are used.

It has been our intention to clarify our policies for billing and delivering product, however it is not always easy to do this by letter. If you have any questions about our service, please feel free to contact our office.

Note: This disclosure is effective per above date and supersedes all contradictory notifications that might exist on other material, which has been preprinted and might subsequently be received by you.

COLLECTION ACTIONS:

To the extent permitted under applicable law you will be responsible for all reasonable collection costs, including attorney fees and other charges, necessary for collection of any account not paid when due.

Applicant's Signature

Date