

NOTICE OF ACTIONS IN EVENT OF DELINQUENCY

If payment is not received within 30 days of the date of the enclosed bill, the following sequence of charges will be applied to your account.

1. Interest for late payment will be assessed from the date of the original bill.
2. If payment is not received within 60 days of the date of the original bill, this debt may be submitted to a credit reporting agency (Credit Bureau).
3. An administrative charge (handling charge) of \$15 will be added to each follow-up billing necessitated by your failure to pay on time.
4. Any fees incurred by utilizing a debt collection company will be billed you at the time the debt is referred to the debt collection company.
5. An administrative penalty of 6% per year will be assessed for failure to pay any portion of the debt that is more than 90 days past due.