

## **Convenience Credit Reminder For All Patrons**

**If you are one of the majority of patrons whose account never goes past due, we appreciate your constant awareness of our credit policy. Thank you!**

FVC's business is primarily transacted through our open credit plan, which we refer to as "convenience credit." We use that term because the open credit account allows you, our customer, to take delivery of products from day to day (or as often as you need) while paying for your purchases once each month.

The Frenchman Valley Coop credit policy states:

"The entire statement balance is payable by the 10<sup>th</sup> of the month following the statement date. Any account not paid in full by the 20<sup>th</sup> of the month following the statement date will be considered past due and assessed a finance charge. An account that is past due will be subject to closure."

The status of your account is outlined at the bottom of the first page of your monthly statement. There, you will find the closing date of the statement, total current charges, any part of your balance that is considered past due and current finance charges. It is important to know that there are no minimum-payment options available on regular accounts.

Upon reviewing your monthly statement, we encourage you to contact us with questions. If there are possible discrepancies or errors, we want to address them as soon as possible.

Also for your convenience, FVC offers access to your account through the secure Patron Access Portal. With Patron Access, you can view your transactions daily, print invoices, view contract balances or pay your account balance online. For more information on Patron Access, go to [www.fvcoop.com](http://www.fvcoop.com) or call 800-538-2667. Additionally, FVC offers an ACH (Automated Clearing House) option for patrons to keep balances paid each month. FVC also accepts major credit cards on accounts with a minimal 2.5% processing fee.

Once again, we sincerely thank you for your business and will continue to be *Your Premier Service Provider*.