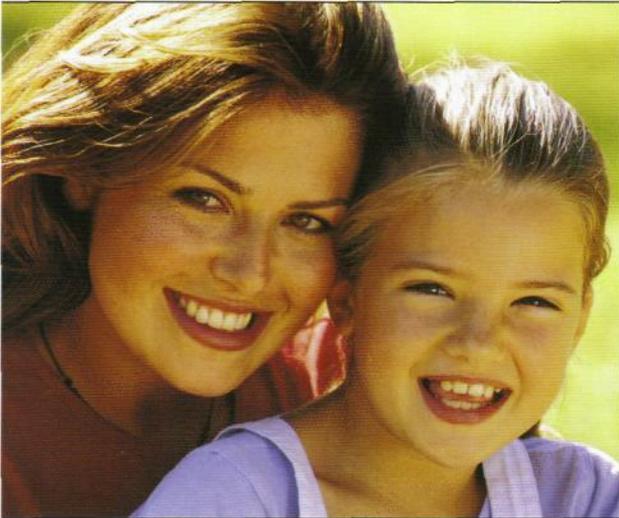


# Welcome



Welcome to our practice and thank you for selecting us for your oral healthcare needs. We will make every effort to ensure that your visits are as pleasant and comfortable as possible.

## ***Payment Options***

We understand that paying cash up-front for dental services can occasionally create a financial hardship for you, yet we want to make sure that your health is taken care of immediately. We can work together to create payment arrangements that fit with your financial needs.

## ***Your Health Is Our Priority***

In order to devote more time to providing you and your family with optimal care, we partner with a billing service. First Pacific Corporation prepares and mails your statements, and receives and records your payments. FPC is not a collection agency, but an organization of people available to assist you with any questions or concerns you may have regarding your account.

FPC will send you a monthly statement and will give you up-to-date, accurate records of your account.

Should you need additional information or assistance, please contact FPC. Representatives are available weekdays from 6:00 a.m. to 5:30 p.m. PST at the following number:

**1-800-574-7064**

**Please send payments to:  
First Pacific Corporation  
P.O. Box 3000 Salem,  
OR 97302-8001**

## Disclosure Required by Fair Credit Billing Act

### **YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FURTHER USE**

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

### **NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT**

If you think your statement is wrong, or if you need more information about a transaction on your statement, write *us* on a separate sheet at First Pacific Corporation, P.O. Box 3000, Salem, OR 97302-8001 as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appears. You can telephone us, but doing so will not preserve your rights.

In your letter, give us 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 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 statement 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 any 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 statement that are not in question.

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

If you fail to pay the amount that we think you owe, we may report you as delinquent. 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 statement. And we must tell you the name of anyone we reported you to. We must also tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct.