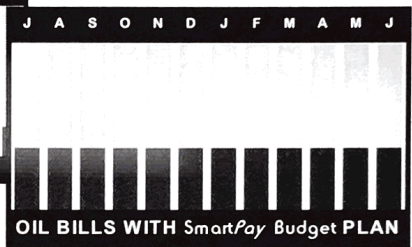




# Chair City Oil's SmartPay Budget

TAKE CONTROL OF YOUR HOME  
HEATING COSTS



Our easy and convenient SmartPay Budget estimates your total annual heating costs and divides them into affordable, equal monthly payments. Instead of expensive heating bills in the middle of winter, you'll have affordable monthly payments spread throughout the year. Now you can organize your home heating costs in the same manner as your other monthly bills.

If you're already on a SmartPay Budget, you will automatically receive a continuation letter each May.

If you want to know how low your SmartPay Budget payments will be; call, email or stop by to request a free, no obligation, SmartPay Budget customized for you.

**525 Main Street**

**Gardner, MA 01440**

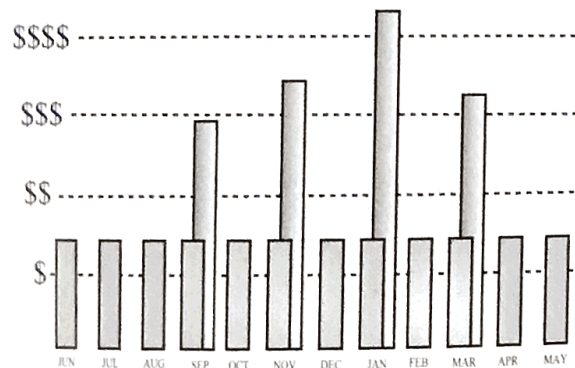
**[www.ccoil.com](http://www.ccoil.com)**

**978-632-4600**

## Take Control of Your Home Heating Costs

For most customers, 75% of their heating expenses are incurred during 4 months. Paying for these deliveries can be tough. With SmartPay Budget, customers spread their annual heating oil costs evenly over the year and gain the freedom of knowing exactly what they owe each month.

To calculate your payment, Chair City Oil will customize a SmartPay Budget to determine an affordable monthly payment for your home.



## Your SmartPay Budget Puts You in Control

The graph above shows how a SmartPay Budget can eliminate large bills during the cold holiday months. If you have not experienced the peace of mind of a SmartPay Budget, please allow us to calculate how low your monthly payments will be.

## Guaranteed Savings and Worry Free Convenience

Equal, affordable monthly payments are not the only benefit. With every delivery, you will receive our cash discount pricing of 20 cents off per gallon.

You can also choose worry free Automatic Deliveries. Our computerized system analyzes the weather and your personal usage to determine your optimal delivery time. It is dependable and eliminates the worry of running out of fuel. If you still prefer to call - no problem!

Whichever you choose, you will have the worry free convenience of spreading out your payments instead of paying for a tank of oil all at once. Never pay finance charges.

Signing up is EASY and FREE, simply give us a call, email us, or tear off the attached form and mail it to us. We will customize a budget for your home and mail you a detailed letter showing your SmartPay Budget payment amount and schedule.

## Be Ready to Take Control!

## Signing up is EASY and FREE

Payments are always easy and convenient. You can pay by mail, phone, online, or in person. Ask us about AutoBill!



# Thank You

For considering Chair City Oil's  
SmartPay Budget

It is our goal to provide you, the customer, with an affordable and dependable supply of premium heating oil. In these uncertain economic times, we are proud to offer you the convenience of paying your winter heating bills over the course of 9 or 12 months to prepare you in advance for the winter to come. I believe our SmartPay Budget gives you the most affordable way to assure you always receive our best pricing, enjoy automatic discounts, avoid finance fees and never worry about high winter heating costs.

We are doing everything we can to assure you a dependable solution during these uncertain times. If you're already on a SmartPay Budget you will receive details each May. If not, let us send you a detailed budget customized for your home.

Warm Regards,

David J. Tourigny

## Take Control!

To request your customized, no obligation  
Smart*Pay* Budget:

- Call us 978-632-4600
- Email us at [office@ccoil.com](mailto:office@ccoil.com)
- Visit us at 525 Main Street Gardner
- Or Mail this form to us

Want to know how low your monthly payments will be? Send us this form and we will calculate and mail you a Smart*Pay* Budget customized for your home.

If you're already on a budget, you do not need to do anything; we will automatically recalculate a continuation budget for you.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Email: \_\_\_\_\_

Want details emailed? Yes [ ☐ ] No [ ☐ ]

Average yearly gallons used \_\_\_\_\_

If you have been a customer for more than 9 months, we can estimate your budget gallons. If not, give us an idea of what you feel is adequate.

***Easy Payments - Easy Savings***