

## **IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL**

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If You want to preserve Your rights under the Act, here's what to do if You think Your bill is wrong or if You need more information about an item on Your bill:
  - a. Do not write on the bill. On a separate sheet of paper write the following:
    - i. Your name and account number.
    - ii. A description of the error and an explanation, as best You can, of why You believe it is an error. If You only need more information, please explain the item You are not sure about. Do not send in Your copy of the itemized statement or other documents unless You have a duplicate copy for Your records.
    - iii. The dollar amount of the suspected error.
    - iv. Any other information (such as Your address) which You think will help us identify You or the reason for Your complaint or inquiry.
  - b. Send Your billing error notice to the address listed on Your billing statement. Mail it as soon as You can, but in any case early enough to reach us within 60 days after the bill was mailed to You. **YOU MAY TELEPHONE YOUR INQUIRY, BUT DOING SO WILL NOT PRESERVE YOUR RIGHTS UNDER THIS LAW NOR OBLIGATE US TO FOLLOW THE OUTLINED PROCEDURES.**
2. We must acknowledge all letters pointing out possible errors within 30 days of receipt unless we are able to correct Your bill within 30 days. Within 90 days after receiving Your letter, we must either correct the error or explain why we believe the bill to be correct. Once we have examined the bill, we have no further obligation to You even though You still believe there is an error, except as provided in paragraph 4, below.
3. After we have been notified, in writing, neither we nor an attorney nor a collection agency may send You collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to You. You cannot be threatened with damage to Your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until we have answered Your inquiry. However, You remain obligated to pay the part of Your bill not in dispute.
4. If our explanation does not satisfy You and You notify us in writing within 10 days after You receive our explanation that You still refuse to pay the disputed amount, we may report You to credit bureaus and other creditors and may pursue regular collection procedures. But we must also report that You think You do not owe the money, and we must let You know to whom such reports were made. Once the matter has been settled between You and us, we must notify those to whom we reported You as delinquent of the subsequent resolution.

## **DISCLOSURES REQUIRED BY FEDERAL LAW**

Your account is subject to the following terms and conditions:

1. If an account is referred for collection, You shall pay all collection and court costs, including a reasonable attorney's fee. Otherwise than herein and above specified, You shall incur no additional charges to Your account.
2. No security interest in any property is retained or acquired for purposes of securing payment of any credit extended on Your account, except: (1) any security interest acquired by virtue of Montana's Liens of Certain Health Care Providers law, MCA Title 71, Ch. 3, Part 11, and (2) any security interest in property retained by the hospital to secure payment of Your account.