

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 (you may telephone your inquiry but doing so **will not preserve your rights under this law**) the following:
 - i. Your name and account number
 - j. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the receipt. Do not send in your copy of a receipt or other documents unless you have a duplicate copy for your records.
 - k. The dollar amount of the suspected error
 - l. Any other information (such as your address), which you think, will help Catawba Pediatrics to identify you or the reason for your complaint or inquiry.
 - b. Send your billing error notice to:
Billing Office Manager
Catawba Pediatrics, Inc.
240 18th St. Circle SE
Hickory, NC 28602

Mail it as soon as you can, but in any case, early enough to reach Catawba Pediatrics within 60 days after the bill was mailed to you.
2. Catawba Pediatrics, Inc. must acknowledge all letters pointing out possible errors within 30 days of receipt, unless we are able to correct your bill during those 30 days. Within 90 days after receiving your letter, we must either correct the error or explain why we believe the bill was correct. Once Catawba Pediatrics has explained the bill, we have no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After we have been notified, neither Catawba Pediatrics 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, and the disputed amount can be applied against future charges. 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 parts of your bill not in dispute.*

4. If it is determined that Catawba Pediatrics has not made an error on your account, you will have to make up any missed minimum or required payments on the disputed account. Unless you have agreed that your bill was correct, Catawba Pediatrics must send you a written notification of what you owe; and if it is determined that we did make a mistake in billing the disputed amount, you must be given time to pay which you normally are given to pay undisputed amounts.
5. If Catawba Pediatrics' 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 Catawba Pediatrics, we must notify those to whom we reported you as delinquent of the subsequent resolution.
6. If Catawba Pediatrics does not follow these rules, we are not allowed to collect the first \$50 of the disputed amount, even if the bill turns out to be correct.