



## VIRGINIA EQUINE PLLC

Douglas K. Daniels, DVM Virginia M. DeChant, DVM Heather D. Caplan, DVM

Dear Virginia Equine PLLC Client:

In order to offer our clients the highest possible quality of veterinary care, Virginia Equine is currently implementing a credit policy. This letter serves as a notice of Virginia Equine's expectations regarding payment for goods and services provided. Our intent in creating this credit policy is to help insure that payment expectations are clear and reasonable to you and Virginia Equine.

### Payment Policy

Full payment for goods and services rendered is due at time of service. Your veterinarian will prepare your invoice at the conclusion of your visit and will accept cash, check, or credit card at that time. You may also choose to keep your credit card information on file to be charged automatically for each visit. Should you be unable to make payment in full at the time of service, a repayment agreement should be completed prior to or at the time of your visit. All invoices and/or unpaid amounts are due and payable immediately.

Virginia Equine PLLC reserves the right to bill for unpaid invoices or balances at the sole discretion of management. The outstanding balance will immediately begin to accrue a monthly finance charge of 2% (24% APR). The monthly finance charge will be calculated on the outstanding balance at the last day of each monthly billing cycle. In the event that you are unable to pay the statement balance in full, the **minimum** monthly payment of 33% of the statement balance is required. Full repayment will be expected in no more than 90 days from the date of service. Any outstanding balances which are 90 days past due must be paid in full before any further goods or services are rendered. Accounts with outstanding balances over 90 days will be subject to collection actions up to and including legal actions. You will be responsible for all legal fees including but not limited to court costs and attorney fees resulting from any collection efforts.

On behalf of Virginia Equine PLLC, I would like to thank those of you who have already graciously accepted these policies. We understand that unfortunate medical crises and financial hardships occur occasionally in nearly everyone's lives. It is not our intent to restrict services to clients experiencing financial hardship and showing sincere intent to pay. As your veterinarians, the health and well being of your horse is of paramount importance to us. If you have any questions or concerns in regards to our payment policy, please contact us at anytime. As always, we appreciate your business and look forward to caring for your horses in the future.

Sincerely,

Douglas K. Daniels, DVM  
Owner, Virginia Equine PLLC