



Financial Policy – FAO

1. What is your financial policy?

Payment at the time of service, or your authorization to charge your credit card on file with our practice, is expected at the time veterinary services are provided. We accept cash, checks, and credit cards. All clients are required to have a credit card on file with us, in order to facilitate providing services when you cannot be present. We may have other 3rd party payment options – please ask if you need them. Your invoices will come by email and/or text and will include an option for you to pay online.

2. What about emergencies?

All clients are expected to pay at the time of service or provide a credit card on file with our practice. We accept cash, checks, and credit cards. If your horse needs emergency treatment when you are not physically present, we will provide care if we have a signed veterinary client patient form, and you will be provided with an invoice that will be due upon receipt. In the event that you incur an account balance, a finance charge will be added of 1.5% per month or \$5.00, whichever is greater. If you do not remit payment in full within 30 days of receiving our statement, we will be unable to continue providing care for your animals until the account is brought current. We offer ScratchPay if you need a 3rd party lender. We do not accept CareCredit at this time.

3. Can I be billed?

We do not offer monthly billing for clients.

If you are a herd wellness client, with an advance arrangement for billing, we can extend monthly billing, as long as you have a credit card on file with our office, a signed veterinary client patient form on file, and your account is kept current. If we haven't received your payment by the 25th of the month your initial statement was generated, we will charge your credit card. If you prefer to have us use your credit card routinely to satisfy your account balances, please let us know. If payment in full is not received before the next statement is generated, due to a declined credit card or other issue, a finance charge of 1.5% per month or \$5.00, whichever is greater, will be added to your balance due each month until the account has been satisfied. If your balance goes past 30 days, your account will become overdue and any services performed on your animals will need to be paid at the time of service. If your account becomes overdue, we will make an effort to reach out to you using the contact information you have provided.

4. What if I have multiple visits during the month? Can I pay the total balance in one payment when the monthly statement is complete?

If you have a credit card on file with our office, and a signed veterinary client patient form on file, and your horse has a problem that needs a number of visits, you may pay your balance upon receiving your monthly statement **only with advanced arrangement**. If we haven't received your payment by the 25th of the month your initial statement was generated, we will charge your credit card. If you prefer to have us use your credit card routinely to satisfy your account balances, please let us know. If payment in full is not received before the

next statement is generated, due to a declined credit card or other issue, a finance charge of 1.5% per month or \$5.00, whichever is greater, will be added to your balance due each month until the account has been satisfied.

5. I already have an account balance with you, but my horse needs more care. Will you still come?

We are happy to continue to provide veterinary care for your horse as long as you have a credit card on file with our office, a signed veterinary client patient form on file, and a payment plan in place to pay your balance. At our discretion, we may require you to structure this plan with a third party billing service. Or we may allow you a set amount may be paid monthly on your credit card to satisfy the balance within 90 days. A finance charge of 1.5% per month or \$5.00, whichever is greater, will be added to your balance due each month until the account has been satisfied.

6. How do I place my credit card on file with your office?

Please access the form found online. Here's the address for the fillable version of the client patient form: <https://www.firestarveterinaryservices.com/important-documents>

7. How can I set up a one-time or automatic credit card payment?

You may e-mail us at firestarvetservices@icloud.com asking us to charge your credit card that is on file, or we can process credit cards over the phone. To contact us by phone please leave a message on the answering machine with your phone number and the best time to call and the office will contact you. Our staff maybe working from the road or flex time from home for these issues. We will return your call when we are not with a patient, and greatly appreciate your patience.

8. What will happen if I fail to pay my bill or my credit card is declined?

If your balance goes past 30 days, any additional veterinary work will need to be paid in full at the time of service by cash or check, or a new active credit card. Once an account becomes 90 days delinquent, we will move the debt into a collections agency. We regret having to do this as we know that this action is detrimental to your credit rating, but many veterinarians have been put in a position where some clients have simply walked away from their debt and have refused to pay. If your account is sent to collections, we will no longer provide care for your animals.

9. Why is it so important to pay my bill on time?

We are a small business that must meet payroll, insurance, transportation, gasoline, postage, pharmaceutical and equipment obligations monthly, the same as everyone else must pay their bills. We cannot succeed without a regular cash flow. If this seems harsh to some of you, we apologize. In today's economic climate, all businesses are finding it necessary to tighten their financial policies. In order for this practice to continue to provide you with excellent animal healthcare, this approach is necessary.

10. What will happen if I bounce a check?

All checks returned for insufficient funds will incur a bounced check fee of \$30.00.

11. Are there any other options for payment?

In addition to cash, checks and credit cards, we provide Sunbit (QR code) can be found on your invoice as a 3rd party billing option – please visit https://apply.sunbit.com/YourLocalVeterinaryPractice-u60u3o6q?origin=ALLIANCE_PREQUAL_LINK for more information.

Thank you for your continued support! We wish to provide your horse with the best possible care.