

Dear Valued Customers,

First let me start by saying thank you for your many years of patronage and support, without which we could not be here raising our families, earning a living and sharing the many benefits our community has to offer.

It's already time again to start planing for this coming heating season. To make it easier to manage your heating expenses we are offering several programs to control price fluctuations and spread out payments.

Fixed Price Pre-Pay Plan: Pre-Pay for all or a part of this seasons fuel at a fixed price that will not go up or down throughout the heating season. This plan offers peace of mind that your cost won't change regardless of what happens to the price of fuel.

Fixed Price Budget Plan: Make monthly payments for this seasons fuel spread out over 10 or 12 months at a fixed price per gallon. This plan avoids high winter bills and the uncertainty of fluctuating oil prices.

Downside price protection can be added to the above plans for a one time fee of 30 cents per gallon. (please call for details)

Market Rate Budget Plan: Make monthly payments for this seasons fuel over 10 or 12 months at the daily market price per gallon. This plan avoids high winter bills and as a bonus you will receive our 10 day discount price (.10 cents off per gallon) as long as you are current with your budget payments.

We can roll any outstanding balances (oil and service) from last year into the above budgets as long as you set up automatic monthly payments via credit card or direct bank withdrawal.

Get Ahead/Stay Ahead Budget Plan: Set up a market rate plan budget as above, make three payments up front and then make your following nine monthly payments automatically via credit card or direct bank withdrawal. As a bonus you will receive the COD discount price (.15 cents off per gallon) on all deliveries and earn 3% interest (better than the bank these days!) on any credit balance you have on account.

All budgets will be adjusted periodically to keep up with market conditions.

For our regular pay-as-you-go customers we must ask that you pay for your last delivery before receiving the next. We offer automatic credit card and bank withdrawals at time of delivery for our best daily pricing (COD discount price .15 cents per gallon). If paying for your last delivery before receiving the next seems like it might be difficult then please sign up for one of our budgets listed above.

Our friendly office staff is available at any time to set up a plan that works for you!

Also we work with agencies that can help with paying heating bills if you are having trouble making ends meet or weatherize your home no matter your financial means. Simply call and we will walk you through the options.

In addition, because we are a full service plumbing and heating company we can help you with in-home ideas for reducing the amount of fuel you burn. Call us for a new high efficiency heating system, zoning, pipe and duct insulation and programmable thermostats.

Coming soon: in the next month or two you will be able to log on to our website to check on your account balance, pay a bill, order oil or schedule service. We will then also have the ability to send invoices and statements via e-mail. Stay tuned and check our website for details.

In closing, let me say that it is you, our customers, who are the most important part of our business. Working together we can help manage your fuel bill, be comfortable in your home, and enjoy doing business with us – your home energy and comfort provider.

Thank you for your business!

**Chris Swindlehurst, President
Brown Oil Company**

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