

## Credit Card Processing Policy

The **Pay My Bill** feature is intended for use by Frontier Management LLC and the communities that it manages.

All transactions will occur on-line through the **Pay My Bill** feature. At no time can a credit card number be e-mailed, texted, faxed or mailed. If such information is received from the cardholder, it will be destroyed or erased from the system in the appropriate manner.

Each transaction a surcharge fee of 3% will be applied to the cardholder. The purpose of the fee is used to support & offset the costs incurred. This is legal in all the states in which Frontier Management LLC currently operates.

Chargebacks are considered NSF's. The Frontier Management LLC Home Office will notify the Community Staff involved if/when this event occurs, and applicable fees as outlined in the residency agreement will be billed to the Resident's account.

## Refund

A refund on a payment is not granted unless a refund is required under United States consumer law or other relevant consumer protection laws.

Frontier Management, LLC will assess refund requests on their merits, considering the nature and circumstance of the request. There is generally no obligation to provide a refund or credit in situations like the following:

- a. you have changed your mind;
- b. you made a payment by mistake;

If we decide to issue a refund, this will generally follow normal protocol and be generated from the Home Office via check. Any refund payment made to you will be made in US Dollars.

**Disputes lodged with payment agents:** If you lodge a dispute with a payment agent, this will result in a freezing of your account until the dispute raised with the payment agent has been cancelled. This makes it very complex to resolve any related issues and means we cannot make payments or issue refunds out of your account, so we encourage payers to contact us directly first to see if we can help resolve any concerns.

**Fine print:** We are not a bank or licensed deposit taker in the United States or elsewhere, your credits are not deposits under United States law about banks, and that means you don't get the benefit of any deposit insurance or guarantee under those laws. We don't act as a fiduciary or as a trustee for you, and we're not a licensed financial service provider.