HIGH WATER
VETERINARY SERVICES, LLC

2026 Financial Policy – FAQ

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, credit cards, PayPal, and Care Credit. All clients are encouraged to have a credit card on file with us, to facilitate providing services when you cannot be present.

2. What about new clients?
All clients are expected to pay at the time of service during the first appointment and provide a credit card on file with our practice. We accept cash, checks, and credit cards, as well as payment through PayPal and Care Credit. 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 2% 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.

3. 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, you may pay your balance upon receiving your monthly statement. 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 2% per month or $5.00, whichever is greater, will be added to your balance due each month until the account has been satisfied.

4. 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. We do not allow billing, or billing payments. If you have accrued a balance with our office, and not paid, no services with be given without full payment of the previous amount as well as the emergency services needed.

5. How do I place my credit card on file with your office?
Please access the form found online, or contact our office and the form can be emailed to you. We use the online terminal of Clover. This is an online secure data base where credit cards are saved for your ease and safety.

6. How can I set up a one-time or automatic credit card payment?
You may utilize PayPal to pay us online with your credit card, or you may e-mail us at HighWaterVet@gmail.com asking us to charge your credit card that is on file, or we can process credit cards

over the phone. We can also set up automatic payment of your invoices with your credit card on file by requesting this option on the Client Patient Form.

7. 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, and any past due amount must have a payment plan in place to pay your balance in full by Care Credit, which offers interest free credit for 6 months for balances over $200.00.

Once an account becomes 90 days delinquent, *we will send your account to collections*. If you are sent to collections, you will no longer be able to obtain services from High Water Veterinary Services.

8. 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 that have a long history with the practice, 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 new approach is necessary.

9. What will happen if I bounce a check?
All checks returned for insufficient funds will incur a bounced check fee of $45.00.

10. Are there any other options for payment?
We offer payment in cash, checks, credit cards, and PayPal. In addition we offer Care Credit, which offers interest free credit for 6 months for balances over $200.00. We can help arrange for you to apply for this line of credit.

11. Appointment Cancelation Policy
If you miss an appointment or fail to cancel without 48 hours advanced notice of your appointment time, an $90 fee will be applied to your account.

Thank you for your continued support! We wish to provide you with the best service you can receive.

HIGH WATER
VETERINARY SERVICES, LLC

Credit Card Authorization

MasterCard Visa Discover Amex Care Credit

(Circle one)

Expiration Date:_____ Verification Code (3-4 digit code) _____

Name On Card: _____

Is billing address same as your home address? Yes ____No____ *(If no please provide billing address)*

Billing Address:

_____

_____

☐ Please automatically charge my credit card for all charges incurred for each invoice.

☐ Please send my statement by EMAIL. I authorize you to charge my credit card if you have not received my payment by check by the 25th of the month the statement was generated.

☐ For payment at my first visit, I would like to use:

☐ Credit Card ☐ Check ☐ Cash ☐ PayPal ☐ Care Credit

I understand that credit will only be extended by High Water Veterinary Services with the submission of a credit card number, which I agree will be charged if payment in full by check or cash is not received by High Water Veterinary Services within 30 days of service being given.

Signature: _____ Date: _____