



Robert Morgan Funeral and Cremation Service, LLC

132 East College Avenue, Shelby, NC 28152

P.O. Box 936, Boiling Springs, NC 28017

Phone: 704-300-2343 Fax: 704-313-7717 rsmorganfsl.com

PAYMENT POLICY

Informed customers make wise decisions. It is our goal to provide your family the finest in services and merchandise at a fair price. We offer a variety of options to fulfill payment. The payment policy is presented within our policy of clear disclosure to those we serve, and to prevent any misunderstandings.

All services **must** have financial arrangements for payment before any public announcement of final arrangements can be made.

Because of financial truth in lending laws, we are **unable** to provide financing or monthly payment arrangements through our services. You may want to contact your own financial institution to provide options if one of these options does not suit your needs. We encourage frank discussion of these matters; we will attempt to assist you in any way possible.

You may choose one or a Combination of the following:

- 1) Payment with cash, check, or credit/debit card at the time of arrangements.
- 2) Payment with **Life Insurance Assignment** – proceeds from valid life insurance policies. Our acceptance of this mode of payment is dependent on the cooperation of the Beneficiary and insurance company. We must have complete cooperation in providing information on the beneficiary, amount of death benefit available, outstanding loans information, cooperation getting claim forms completed in a timely manner.
- 3) Payment with **Group Life Insurance Assignment (life insurance purchased through an employer)** – please be advised that some group policies will **not** allow an assignment to us with a private policy, our acceptance of this mode of payment is dependent on the cooperation of the Beneficiary and insurance company.



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