



Account Setup & Credit Policy

New Account Setup

All new accounts are required to fill out the Account & Credit Application document in its entirety, even if not seeking payment terms.

Credit Application & Terms

Applications for credit are run through Creditsafe, a global provider of business credit information. The maximum terms available is 30 days. Customers are issued terms based on the following parameters:

- Low Risk (good references) – 30 day terms, reasonable credit limit
- Medium Risk (good references) – 30 day terms, moderate credit limit (watch)
- Medium Risk (poor references) – 14 day terms, conservative credit limit (watch closely)
- High Risk – C.O.D., no credit extended, little or no credit history, payment due at time of delivery or pickup

New customers are C.O.D. until the application for credit has finished processing and we are able to review and establish what options for credit may be available.

Credit Policy

Please pay from the invoice received at time of delivery or pickup. Additional copies of invoices are not sent out, however, they are available upon request.

Adjustments (shortages, damages, etc.) are made to the original invoice with changes notated, a revised invoice will be emailed to the appropriate contact. All product issues for adjustments must be reported within 48 hours of delivery or pickup to receive credit. We reserve the right to have all questionable product returned at our expense. Failure to report such claims may result in denial of any future credit. If possible, please return questionable or damaged product on the original delivery truck, indicate quantity being returned on the original invoice and call our office. If product being credited is not sent back on the original delivery truck, we will arrange to have it picked up as soon as possible. We ask that it be taken care of until we are able to do so. We do not offer credit on any product that is not returned. No exceptions.

Collection Policy

- Statements will be sent every 1-2 weeks to any account that reaches 1 day past due
- 30 days past due – statement is sent again, customer receives a phone call, attempt to establish payment plan
- 45 days past due – statement is sent again, customer receives a phone call, orders may be delayed, attempt to establish payment plan, advise that a finance charge will be applied if payment is not received within agreed time frame discussed at time of call
- 60 days past due – statement is sent again, customer receives a phone call, orders will be put on hold, advise that account will be sent to collections at 90 days past due if payment is not received prior to the 90 day date, attempt to establish payment plan, finance charges are assessed at 2% per month after 30 days from invoice date
- 90 days past due – account is sent to a collection agency

Returned Checks & Non-sufficient Funds (NSF)

Any fees incurred on returned checks and NSF's will be added to the balance and paid by the customer. Accounts with an instance of NSF will automatically be downgraded to C.O.D. and are required to submit alternative form of payment to clear balance and pay any future invoices. At our discretion, future credit may or may not be restored and will only be considered if improved payment habits are demonstrated over time.

We do our best to be understanding and accommodating to unique situations that may arise, we too have had unplanned situations that are less than ideal (illness, loss of a loved one, labor shortage, etc.), however, we do not let that affect our ability to pay our bills on time. We conduct business in a fair and honest manner and expect the same in return from our customers. We believe communication and transparency is essential to establishing trust and building lasting business relationships with our vendors and customers alike.