

DRESSEL'S HARDWARE
 1137 CHICAGO AVENUE
 OAKPARK, IL 60302
 PHONE: 708-386-6843 FAX: 708-386-6885
Consumer Charge Application

APPLICANT INFORMATION

Name:		E-mail:	
Date of birth:	SSN:	Phone:	
Current address:			
City:	State:	ZIP Code:	
Own: <input type="checkbox"/> Rent: <input type="checkbox"/>	Monthly payment or rent:	How long?	
Previous address:			
City:	State:	ZIP Code:	
Owned: <input type="checkbox"/> Rented: <input type="checkbox"/>	Monthly payment or rent:	How long?	

EMPLOYMENT INFORMATION

Current employer:			
Employer address:			How long?
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly: <input type="checkbox"/> Salary: <input type="checkbox"/>	Annual income:	

CREDIT REFERENCES

Name	Account no.	Current balance	Monthly payment

MORTGAGE COMPANY

NAME:	CONTACT:
Account no.:	Address:

FINANCIAL INFORMATION

Bank name:	Phone:	Contact:	
Address:	City:	State:	Zip:
Savings account number:			
Checking account number:			

PLEASE SEE REVERSE SIDE FOR TERMS & CONDITIONS

<p>List any names of person(s) authorized to charge to this account other than the applicant: (will be treated as an open account otherwise). <i>Please notify us of any changes to this list.</i></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>I certify that all the information on this form is correct. I fully understand your credit terms & conditions and agree to the proper payment in consideration of extended credit.</p> <p>Date _____ 20____</p> <p>BUYER (signed) X _____</p>
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TERMS & CONDITIONS

In consideration for the extension of credit privileges, it is expressly agreed by BUYER that:

- 1) An original receipt is generated at time of sale and given to the person making the purchase. Receipts will also be auto-faxed or auto-emailed at time of sale. Statements will also be faxed or emailed at the end of the billing cycle. Receipts and statements are also available for viewing or printing on-line at your personal private web page on our web site, **dresselshardware.com**. (A free Login ID and password are required to access this page.) Additionally, statements can be mailed to the billing address given on this application with notice from BUYER.
- 2) Unless otherwise stated, terms are *Net 10th Proximo*. The account Closing Date is the 25th of each month. Payment in full of any outstanding balance will be due on the 10th of the month following the closing date.
- 3) Payment of account balances may be made in US currency, personal bank check, bank cashier's check, or approved money order. Customers who wish to use a credit card for payment may do so at the store only.
- 4) Accounts with past-due balances outstanding on the 25th of the month may be placed on cash basis without further notice to BUYER, until payment or satisfactory arrangements have been made. Accounts that are repeatedly placed on cash basis for unpaid balances will be permanently closed.
- 5) All sums that become due and owing for fifteen (15) days after the due date will bear interest from the due date at 1-1/2 percent per month, or 18 percent per year, until paid. This interest will be listed as a *Finance Charge* on the account statement.
- 6) All Special Billing Requests must be made in writing. Failure to comply with such request will in no way affect BUYER's liability for payment.
- 7) All accounts will have a maximum credit limit, established at time of approval and reviewed from time to time, which cannot be exceeded without the approval of the credit manager. In certain circumstances where the credit limit has been exceeded, we may restrict account purchases until a payment is received in order to reduce the outstanding balance owed.
- 8) Any suspected error or discrepancy in billing must be reported immediately upon receipt of invoice or receipt to our Credit Department. Failure to do so may jeopardize account status.
- 9) In the event of default in the payment of any amount due, and if this account is placed for collection or legal action, BUYER agrees to pay an additional charge equal to the cost of collection; including agency and attorney fees and court cost incurred and permitted by laws governing these transactions.
- 10) This agreement may be terminated at any time, for any reason, by either party. Any outstanding balance shall be due immediately upon such termination.
- 11) Dressel's Hardware, Inc. has the right to change this agreement at any time, and will give notice of any change. They will consider that BUYER will have accepted the change unless notified in writing by BUYER that the agreement is to be terminated. The BUYER will be responsible for all fees and charges made before such written notice is received.
- 12) BUYER will immediately notify Dressel's Hardware upon any change in address.
- 13) BUYER will immediately notify Dressel's Hardware upon any changes to the approved persons authorized to charge list, associated with BUYER's account.