



INTERNAL USE ONLY	
DATE ACCEPTED	_____
ENTERED BY	_____
ACCT. CODE	_____
PRICE LEVEL	_____
DELIVERY	_____

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ACCOUNT APPLICATION

ACCOUNT TYPE: (choose only one)

CREDIT

BUSINESS

FOR BUSINESSES & THOSE ACTING AS A BUSINESS, SUCH AS A CONTRACTOR. A STATEMENT WILL BE EMAILED MONTHLY.

MUST FILL OUT SECTIONS 1, 2, 3, 4, 5, & 6 (ALL SECTIONS)

PERSONAL

FOR HOMEOWNERS & OTHER END USERS. A STATEMENT WILL BE EMAILED MONTHLY.

MUST FILL OUT SECTIONS 1, 3, 4, 5, & 6 (ALL EXCEPT #2)

CASH

FOR THOSE WHO PAY SOLELY VIA CASH (INCLUDING CREDIT CARD OR CHECK) BUT WANT TO KEEP BETTER TRACK OF THEIR PURCHASES.

MUST FILL OUT SECTIONS 1 & 5

CARD ON FILE

A CASH ACCOUNT WITH A CREDIT CARD(S) SECURELY STORED BY THE CREDIT PROCESSING COMPANY, ALLOWING THOSE DESIGNATED TO MAKE PURCHASES USING THE STORED CARD(S).

MUST FILL OUT SECTIONS 1, 4, & 5

SECTION #1

ACCOUNT NAME _____ PHONE _____

BILLING ADDRESS _____ CITY _____ ST _____ ZIP _____

E-MAIL ADDRESS _____ CELL PHONE _____

EMAIL INVOICES OR RECEIPTS DAILY? (circle one) Y / N

SECONDARY (LOCAL) ADDRESS _____ CITY _____ ST _____ ZIP _____

PERSONS AUTHORIZED TO DISCUSS MY ACCOUNT, INCLUDING ALTERING THE LIST OF PERSONS AUTHORIZED TO CHARGE TO THE ACCOUNT (IF APPLICABLE) _____

DRIVER'S LICENSE # _____ BUILDER'S LICENSE # (IF APPLICABLE) _____

MUST PROVIDE COPIES OF DRIVER'S LICENSE AND BUILDER'S LICENSE

SECTION #2

NAME OF OTHER CHARGE ACCOUNTS FOR REFERENCES

NAME _____ PHONE _____ FAX _____

NAME _____ PHONE _____ FAX _____

NAME _____ PHONE _____ FAX _____

SECTION #3

BANK ACCOUNTS

PERSONAL _____ TYPE OF ACCOUNT _____

BUSINESS _____ TYPE OF ACCOUNT _____

OTHER CREDIT REFERENCES _____

SECTION #4

SOCIAL SECURITY/FEIN # _____ DOB _____

PERSONS AUTHORIZED TO CHARGE TO THIS ACCOUNT: *(if more space is needed, add another page & initial at the top)*

FULL NAME _____ CELL PHONE _____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

SECTION #5

ALL ACCOUNTS: I CERTIFY ALL THE INFORMATION PROVIDED ABOVE IS TRUTHFUL AND ACCURATE. JOB ACCOUNTS, IF APPLICABLE, MAY BE SETUP AS A COURTESY TO THE ACCOUNT HOLDER, BUT MAY NOT INCLUDE ALL CHARGES FOR A PARTICULAR JOB. IT IS THE ACCOUNT HOLDER'S RESPONSIBILITY TO CONFIRM IF ANY CHARGES TO THE GENERAL ACCOUNT INCLUDE CHARGES THAT NEED TO BE APPLIED TO A JOB ACCOUNT. THIS MANUAL CALCULATION IS TO BE DONE BY THE ACCOUNT HOLDER, NOT BERNARD BUILDING CENTER.

CARD ON FILE AND CREDIT ACCOUNTS: I AGREE THAT I AM RESPONSIBLE FOR ALL INVOICES INITIATED BY MYSELF AND ALL THOSE LISTED AS PERSONS AUTHORIZED TO CHARGE TO MY ACCOUNT VIA PHONE OR IN PERSON. THE LIST OF PERSONS AUTHORIZED TO CHARGE MAY BE CHANGED AT ANY TIME, BUT IT MUST BE COMPLETED IN WRITING. I UNDERSTAND CREDIT CARDS STORED IN CARD ON FILE ACCOUNTS MUST BE RENEWED EVERY SIX MONTHS.

CREDIT ACCOUNTS' CREDIT TERMS: ACCOUNTS ARE DUE IN FULL BY THE 10TH OF THE MONTH FOLLOWING THE MONTH OF PURCHASE, REGARDLESS OF WHETHER YOUR CUSTOMER HAS PAID YOU OR NOT. STATEMENTS WILL BE EMAILED ON THE FIRST BUSINESS DAY OF THE MONTH. ACCOUNTS NOT PAID BY THE 10TH ARE CONSIDERED OVERDUE AND WILL BE PUT ON HOLD IF NOT PAID BY THE 15TH. CREDIT CARDS ARE NOT ACCEPTED FOR PAYMENTS ON ACCOUNT – ONLY CHECK, MONEY ORDER OR CASH WILL BE ACCEPTED FOR PAYMENTS ON ACCOUNT. ACCOUNTS NOT PAID BY THE END OF THE MONTH WILL BE ASSESSED A FINANCE CHARGE OF 1.5% PER MONTH (18% ANNUAL RATE) ON ANY UNPAID BALANCE. SPECIAL ORDER ITEMS RECEIVED BY BERNARD'S BUT NOT PICKED UP BY THE CUSTOMER WILL BE BILLED AT MONTH END. MY SIGNATURE BELOW CONFIRMS THAT I HAVE READ AND AGREE TO THE ABOVE TERMS.

APPLICANT SIGNATURE _____ DATE _____

SECTION #6

BORROWER'S CERTIFICATION & AUTHORIZATION

THE UNDERSIGNED CERTIFY(IES) THE FOLLOWING:

1. I/WE HAVE APPLIED FOR A CHARGE ACCOUNT WITH BERNARD BUILDING CENTER, INC. IN APPLYING FOR THE ACCOUNT, I/WE COMPLETED A CREDIT APPLICATION CONTAINING INFORMATION REGARDING EMPLOYMENT AND OTHER CHARGE ACCOUNTS I/WE HAVE, SO THAT A CREDIT REPORT CAN BE OBTAINED.
2. I/WE UNDERSTAND AND AGREE THAT BERNARD BUILDING CENTER, INC. HAS THE RIGHT TO VERIFY THE INFORMATION PROVIDED ON THE APPLICATION BY MEANS OF A CREDIT REPORT CONTACTING MY REFERENCES.
3. A COPY OF THIS AUTHORIZATION MAY BE ACCEPTED AS AN ORIGINAL.

Borrower's Signature	Social Security #	Date

Address

Borrower's Signature	Social Security #	Date

Address

Borrower's Signature	Social Security #	Date

Address

IF CLIENT IS A CORPORATION, LLC, PARTNERSHIP, OR OTHER ARTIFICIAL ENTITY, THE UNDERSIGNED PERSON HEREBY PERSONALLY AND UNCONDITIONALLY GUARANTEES PUNCTUAL PAYMENT BY CLIENT AS REQUIRED BY THIS AGREEMENT. THE UNDERSIGNED GUARANTOR WAIVES DILIGENCE, DEMAND FOR PAYMENT, EXTENSION OF TIME FOR PAYMENT, NOTICE OF ACCEPTANCE OF THIS GUARANTY, AND INDULGENCES AND NOTICE OF EVERY KIND, AND CONSENTS TO ANY AND ALL FORBEARANCES AND EXTENSIONS OF THE TIME FOR PAYMENT OR PERFORMANCE UNDER THIS AGREEMENT AND TO ANY AND ALL CHANGES IN THE TERMS OF THIS AGREEMENT. BERNARD BUILDING CENTER, INC. MAY ENFORCE THIS GUARANTY WITHOUT FIRST RESORTING TO OR EXHAUSTING OTHER REMEDIES PROVIDED BY THE AGREEMENT OR THE LAW. GUARANTOR AGREES TO PAY ALL REASONABLE COSTS AND ATTORNEYS' FEES INCURRED BY BERNARD BUILDING CENTER, INC. IN ENFORCING THIS GUARANTY. GUARANTOR SIGNS THIS GUARANTY IN CONSIDERATION OF BERNARD BUILDING CENTER, INC'S WILLINGNESS TO ENTER INTO THIS AGREEMENT WITH CLIENT.

GUARANTOR

SECTION #6 (continued)



CREDIT TERMS AND COLLECTION PROCEDURES

1. ALL ACCOUNTS ARE DUE IN FULL BY THE 10TH OF THE MONTH FOLLOWING THE MONTH OF PURCHASE.
2. STATEMENTS WILL BE SENT VIA EMAIL ON THE FIRST BUSINESS DAY OF THE MONTH.
3. ACCOUNTS NOT PAID BY THE 10TH ARE CONSIDERED OVERDUE.
4. ACCOUNTS MAY BE PUT ON HOLD IF NOT PAID BY THE 15TH OF THE MONTH.
5. CREDIT CARDS ARE NOT ACCEPTED AS A VALID FORM OF PAYMENT FOR CHARGE ACCOUNTS. BBC ACCEPTS ONLY CASH, CHECK OR MONEY ORDER FOR PAYMENT ON ACCOUNT.
6. ACCOUNTS NOT PAID IN FULL BY THE END OF THE MONTH WILL BE ASSESSED A FINANCE CHARGE OF 1.5% PER MONTH (18% ANNUAL RATE) ON ANY UNPAID BALANCE, WITH THE MINIMUM FINANCE CHARGE BEING \$.50.
7. SPECIAL ORDER ITEMS RECEIVED AT BBC AND NOT PICKED UP BY THE CUSTOMER WILL BE BILLED TO THE CORRESPONDING ACCOUNT AT MONTH END.
8. IN THE EVENT THAT CONTACT INFORMATION CHANGES, THE ACCOUNT HOLDER AGREES TO PROVIDE AN UPDATED TELEPHONE NUMBER, ADDRESS AND EMAIL ADDRESS (IF APPLICABLE). IF THE ACCOUNT HOLDER CANNOT BE REACHED OR THE STATEMENT IS RETURNED TO BERNARD BUILDING CENTER AS UNDELIVERABLE, CHARGING PRIVILEGES WILL BE SUSPENDED UNTIL CONTACT INFORMATION IS PROVIDED.
9. THE ACCOUNT HOLDER IS RESPONSIBLE FOR ALL CHARGES ON THE ACCOUNT. IF OTHERS ARE ALLOWED TO CHARGE USING THE ACCOUNT, THE ACCOUNT HOLDER IS STILL RESPONSIBLE TO PAY ON TIME, WHETHER OR NOT THE ACCOUNT HOLDER HAS BEEN REIMBURSED BY THE PERSON WHO CHARGED.
10. IF THE ACCOUNT IS NOT CURRENT, THE FOLLOWING ARE STANDARD OPERATING PROCEDURES FOR DEBT COLLECTION AT BERNARD BUILDING CENTER:
 - A. PAST DUE BALANCE AFTER THE 15TH OF THE MONTH: A PHONE CALL MAY BE MADE REQUESTING PAYMENT OF THE BALANCE IN FULL. REMINDER: IF THE DEBT IS STILL NOT PAID BY THE END OF THE MONTH, THE FINANCE CHARGE WILL BE ASSESSED. THE ACCOUNT WILL BE MARKED AS LATE AND YOU MAY NEED APPROVAL OF THE CREDIT DEPARTMENT TO CHARGE MORE MATERIALS.
 - B. PAST DUE BALANCE AFTER THE END OF THE MONTH: THE STATEMENT WILL INCLUDE AN ADDED FINANCE CHARGE AND WILL BE STAMPED "PAYMENT WOULD BE APPRECIATED." ANOTHER PHONE CALL MAY BE MADE ATTEMPTING TO COLLECT THE DEBT. YOUR ACCOUNT WILL REMAIN MARKED AS LATE AND YOU WILL NEED APPROVAL OF THE CREDIT DEPARTMENT TO CHARGE MORE MATERIALS.
 - C. PAST DUE BALANCE OVER 30 DAYS: CHARGING PRIVILEGES MAY BE SUSPENDED UNTIL THE DEBT IS PAID IN FULL. MORE FREQUENT PHONE CALLS MAY BE MADE ATTEMPTING TO COLLECT THE DEBT.
 - D. PAST DUE BALANCE OVER 60 DAYS: CHARGING PRIVILEGES WILL BE SUSPENDED, AND MORE FREQUENT CALLS MAY BE MADE IN ATTEMPT TO COLLECT THE DEBT. REMINDER: ADDITIONAL FINANCE CHARGES WILL BE ASSESSED AS EACH MONTH PASSES, WHICH INCREASES THE BALANCE AND, WITH IT, THE FINANCE CHARGE AMOUNT (AS PERCENTAGE).
 - E. PAST DUE BALANCE OVER 90 DAYS: CHARGING PRIVILEGES WILL HAVE ALREADY BEEN SUSPENDED, AND THE ACCOUNT WILL BE IN DANGER OF PERMANENT CLOSURE. MORE AND MORE FREQUENT PHONE CALLS MAY BE MADE AND LETTERS MAY BE SENT ATTEMPTING TO COLLECT THE DEBT.
 - F. CONTINUING DEBT: YOUR ACCOUNT MAY BE TURNED OVER TO A COLLECTION AGENCY, WHICH WILL REPORT THE DEBT TO CREDIT BUREAUS AND CONTINUE COLLECTION PROCEDURES ON BEHALF OF BBC. AT THAT POINT, THE ACCOUNT WILL BE MADE INACTIVE AND ANY FUTURE CHANCE OF CREDIT IS LOST.
11. BERNARD BUILDING CENTER RESERVES THE RIGHT TO REVOKE ANY SPECIAL PRICING/DISCOUNT STATUS FOR FUTURE SALES TO CUSTOMERS WITH UNPAID AND OVERDUE ACCOUNTS.
12. THESE CREDIT TERMS SERVE AS YOUR NOTICE OF OUR CREDIT PROCEDURES. BERNARD BUILDING CENTER IS UNDER NO OBLIGATION TO CONTACT YOU IN ORDER TO MARK YOUR ACCOUNT AS LATE, PUT YOUR ACCOUNT ON HOLD OR TURN YOUR ACCOUNT OVER TO OUR COLLECTION AGENCY. IF ANY SUCH NOTICE IS GIVEN BY BERNARD BUILDING CENTER, IT IS DONE AS A COURTESY TO THE CUSTOMER.

I HEREBY AGREE TO, AND ACKNOWLEDGE RECEIPT OF, THE TERMS LISTED ABOVE: _____ (initials)



CREDIT TERMS AND COLLECTION PROCEDURES

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9. THE ACCOUNT HOLDER IS RESPONSIBLE FOR ALL CHARGES ON THE ACCOUNT. IF OTHERS ARE ALLOWED TO CHARGE USING THE ACCOUNT, THE ACCOUNT HOLDER IS STILL RESPONSIBLE TO PAY ON TIME, WHETHER OR NOT THE ACCOUNT HOLDER HAS BEEN REIMBURSED BY THE PERSON WHO CHARGED.
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 - B. PAST DUE BALANCE AFTER THE END OF THE MONTH: THE STATEMENT WILL INCLUDE AN ADDED FINANCE CHARGE AND WILL BE STAMPED "PAYMENT WOULD BE APPRECIATED." ANOTHER PHONE CALL MAY BE MADE ATTEMPTING TO COLLECT THE DEBT. YOUR ACCOUNT WILL REMAIN MARKED AS LATE AND YOU WILL NEED APPROVAL OF THE CREDIT DEPARTMENT TO CHARGE MORE MATERIALS.
 - C. PAST DUE BALANCE OVER 30 DAYS: CHARGING PRIVILEGES MAY BE SUSPENDED UNTIL THE DEBT IS PAID IN FULL. MORE FREQUENT PHONE CALLS MAY BE MADE ATTEMPTING TO COLLECT THE DEBT.
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 - E. PAST DUE BALANCE OVER 90 DAYS: CHARGING PRIVILEGES WILL HAVE ALREADY BEEN SUSPENDED, AND THE ACCOUNT WILL BE IN DANGER OF PERMANENT CLOSURE. MORE AND MORE FREQUENT PHONE CALLS MAY BE MADE AND LETTERS MAY BE SENT ATTEMPTING TO COLLECT THE DEBT.
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KEEP THIS PAGE FOR YOUR RECORDS