

Bath Lumber Co. Ace Hardware Store #588A

1800 Avenue G Ely, NV 89301 Phone: 775-289-3083 Fax: 775-289-3082

CONSUMER CHARGE APPLICATION

APPLICATION INFORMATION The following information must be provided. It will be held in the strictest confidence.

Making Application	114 114 114	<u> </u>	EMPLO	MENT HISTORY
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TERMS & CONDITIONS

I hereby apply for credit with the Ace Hardware Store shown and agree to the following regarding all purchases using the Ace Hardware Consumer Charge.

- I will have the privilege of a 30 day consumer charge account, in which I will pay the full amount of all merchandise purchased within 30 days from the date of each billing statement.
- All accounts have a credit limit of \$ _____ or ____%
 of the total amount paid on the account during the last
 twelve months, whichever is higher. Any other credit limit
 must be arranged with the Ace Hardware Store Credit
 Manager.
- 3. If I do not pay the full amount for all merchandise purchased within 30 days from the date of each billing statement, I agree to the following: I will incur and pay a finance charge which will be computed at a periodic rate of 2 % per month (an annual percentage rate of 2 4 %) on that portion of the previous balance remaining after deducting payments and credits prior to the current closing date. The minimum monthly finance charge is \$

- 4. If I do not pay on my account as agreed or exceed the credit limit, my consumer charge account will be temporarily suspended unless other arrangements are made with the Ace Hardware Store Credit Manager.
- The Ace Hardware Store will send me a statement each month which will show the unpaid balance for merchandise purchased including the monthly finance charge.
- 6. The Ace Hardware Store may declare the unpaid balance to be due and payable if I default in making any required payment in full when due and I agree to pay the Ace Hardware Store (or its agent) all reasonable collection expenses, attorney's fees and court costs incurred in collecting this account.
- 7. I will immediately notify the Ace Hardware Store upon any change in my address.