



ST. ALBANS  
(800) 639-1627

MIDDLESEX  
(866) 639-1629

ENOSBURG  
(800) 639-1628

DERBY  
(855) 739-1626

SWANTON  
(800) 585-8833



Credit Application

Credit Dept. Fax: (802) 524-1652

\_\_\_\_ 44 Lower Newton St, St Albans, VT 05478

\_\_\_\_ 400 Quarry Rd, Derby, VT 05855

\_\_\_\_ 692 Orchard St, Enosburg Falls, VT 05450

\_\_\_\_ 13 Gallagher Rd, Middlesex, VT 05602

\_\_\_\_ 11 N. River St, Swanton, VT 05488

**Applicant Name**

SS#/TIN#

911 Address

City

State

Zip Code

Mailing address

City

State

Zip Code

Phone

Cell

Fax

Gross Annual Income

Employer(s)

**Co-Applicant Name**

SS#/TIN#

911 Address

City

State

Zip Code

Mailing address

City

State

Zip Code

Phone

Cell

Fax

Gross Annual Income

Employer(s)

E-mail address

- Accounts on Line: Includes e-mail of all estimates, invoices/credits at time of transaction & monthly statements and online access to account information. \_\_\_\_ Yes \_\_\_\_ No
- Unless requested, we will discontinue hard copy of USPS mailing of monthly statement.
- Is this application being made for materials that will be used on your own property? \_\_\_\_ Yes \_\_\_\_ No
- Are you currently working with a Sticks & Stuff Representative? \_\_\_\_ Yes \_\_\_\_ No

If Yes, Name: \_\_\_\_\_

- Amount of credit Requested (Monthly Maximum): \$ \_\_\_\_\_
- If Applicant is a Business: \_\_\_\_ Trade Name Only \_\_\_\_ Partnership \_\_\_\_ Corporation  
\_\_\_\_ Limited Liability Company \_\_\_\_ Individual \_\_\_\_ Non-Profit Corp. (Requires Tax Exempt Certificate)

- Federal ID#: \_\_\_\_\_ Sales Tax ID #: \_\_\_\_\_
- Date Business started: \_\_\_\_\_

- Do you require Purchase Orders? \_\_\_\_ Yes \_\_\_\_ No
- Have you or your business filed bankruptcy in the last 7 years? \_\_\_\_ Yes \_\_\_\_ No  
If Yes, please explain \_\_\_\_\_
- Have you or your business defaulted in payment of credit? \_\_\_\_ Yes \_\_\_\_ No  
If Yes, please explain \_\_\_\_\_
- Have you or your business have had a judgement filed against you? \_\_\_\_ Yes \_\_\_\_ No  
If Yes, please explain \_\_\_\_\_
- Have you or your business ever had a project with a lien? \_\_\_\_ Yes \_\_\_\_ No  
If Yes, please explain \_\_\_\_\_

**Do you own Real Estate?** \_\_\_\_ Yes \_\_\_\_ No

Owner	Address	City	State
<u>Owner/Officer</u>			
Name	Phone #	Social Security Number	
<u>Legal Residence</u>			
Street	City	State	Zip Code
<u>Owner/Officer</u>			
Name	Phone #	Social Security Number	
<u>Legal Residence</u>			
Street	City	State	Zip Code

**References:**

<u>Bank</u>		
Name	Address	Phone #
Account #		Average Account Balance
<u>Other</u>		
Name	Address	Phone #
Account #		Average Account Balance
<u>Other</u>		
Name	Address	Phone #
Account #		Average Account Balance

**Certification and Authorization:** All of the information on this application is true and correct. I/We are financially solvent and able to meet any financial commitments we have made and will pay your invoices according to the terms and conditions established on this account. We hereby authorize Sticks & Stuff to conduct a complete check of our credit history and to contact the above listed references. A faxed or emailed copy of this application will be treated as an original. The information herein has been furnished with the understanding that it will be used to determine the amount of credit to be extended. I/We hereby authorize the

financial institutions listed in this credit application to release necessary information to Sticks & Stuff to verify the accuracy of the information contained herein.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date:

**Credit Terms:**

- ❖ Accounts are billed monthly at the end of the month with standard terms of Net 10 days. Any applicable discounts must be taken by the 10<sup>th</sup> of the month following the date of the invoices and do not apply to sales tax, net items, sale items or interest charges. If not paid by the 10<sup>th</sup> the customer must pay the full amount shown on the statement.
- ❖ Accounts not paid within terms will be charged interest at the rate of 1.75% per month on the overdue amount.
- ❖ In the event that full payment is not made according to terms, Sticks & Stuff reserves the right to file Mechanics Liens in accordance with the State of Vermont Statutes.
- ❖ In the event the account has to be referred for collections, the applicant(s) agree to pay reasonable attorney's fee(s) and all costs of collection in addition to all other amounts owing on the account.
- ❖ Sticks & Stuff reserves the right to assign or sell credit accounts to third parties.

**Returned Materials Policy**

- ❖ Receipts are required for all returns.
- ❖ All returned materials must be in "as sold" condition including packaging if applicable. Returns must be made within 30 days of purchase.
  - Items returned after 30 days are subject to a 10% restocking fee.
  - Items returned after 60 days are subject to a 20% restocking fee.
  - Items are not returnable after 90 days.
- ❖ All returned materials must be checked in by company personnel before credit can be given.
- ❖ In-stock Merchandise returned will be credited in the amount which appeared on the original invoice, a copy of which should accompany the request for credit.
- ❖ Returns will be issued in the same form of payment as purchased.
  - If product was purchased with a personal check and being returned:
    - Refund will be issued after a 7-14 day waiting period from the original purchase date in the form of a Gift Card or Company Check.
  - Cash returns under \$200 will be issued as cash
    - Cash returns over \$200 will be refunded in form of a gift card and/or by company check.
- ❖ Special order merchandise cannot be returned.

**Request for Increase in Credit:**

- ❖ An increase in credit may be approved upon written request assuming the customers payment history with Sticks & Stuff has been consistently within terms.

I/We have read and understand the terms and conditions of receiving credits from Sticks & Stuff and agree to comply with those terms and conditions.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date:

**Authorized Signature/Purchase Orders:**

It is the customer's responsibility to complete authorized signature forms for each individual authorized to charge materials. If the customer chooses to revoke the authorization of an individual to charge materials it is the customer's responsibility to inform Sticks & Stuff in writing of the revocation of authorization. Employees or associated individuals will not be allowed to charge materials unless Sticks & Stuff has received a written signature authorization. The only person who will be authorized to sign signature authorization forms for an

individual account is the person who signed the original credit application. Duly authorized agents of corporations, LLCs and similar entitles are authorized to sign signature authorization forms.

\_\_\_\_\_  
Authorized Signature(s) Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature(s) Date: \_\_\_\_\_

**Authorized Persons to Charge on Account**

Account Name: \_\_\_\_\_ Account #: \_\_\_\_\_

I hereby authorize the following individuals to charge on my Sticks & Stuff credit, prepaid balance, or stored credit card account referenced above.

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

\_\_\_\_\_  
Printed Name Printed Name

I agree to notify you in writing of any changes to the authorized signers on this account and I also agree to pay for goods and materials charged by any person whom I have authorized to make charges on this account.

\_\_\_\_\_  
Duly Authorized Agent Date

**Personal Guarantee**

**Supplement to the Credit Application Made to Sticks & Stuff**

This document is a supplement to a credit application made to Sticks & Stuff, 44 Lower Newton Street St. Albans VT 05478.

I/We (please print) \_\_\_\_\_ have completed a credit application to Sticks & Stuff on behalf of my/our business \_\_\_\_\_.

This business is a:

\_\_\_\_ Partnership \_\_\_\_ Corporation \_\_\_\_ Limited Liability Company \_\_\_\_ Trade name only  
\_\_\_\_ Other (Specify) \_\_\_\_\_

The amount of credit that I requested in the credit application to Sticks & Stuff is \$ \_\_\_\_\_

I/We understand that Sticks & Stuff will not give this amount of credit to my/our business without a personal guarantee from me/us. I/We understand that this means that I/we will be personally responsible for paying for anything that is charged to my/our business's account at Sticks & Stuff. I/We understand that if I/we do not pay, Sticks & Stuff could take legal action against me/us. If Sticks & Stuff does take legal action against me/us, I/we agree to pay reasonable attorney's fee(s) and all costs of collection in addition to all other amounts owing on the account.

I/We have read this document and I/we understand it.

In return for Sticks & Stuff giving a line of credit to my/our business I/we agree that I/we will pay Sticks & Stuff for anything that is charged to the account of my/our business.

---

Signature

Print Name

Date

---

Signature

Print Name

Date

Submit additional pages if more than 2 owners please

**Credit Application Addendum for Property Owners**

This document is a supplement to a credit application made to Sticks & Stuff, 44 Lower Newton Street, St. Albans VT 05478. This Addendum must be included with the Credit Application if the Credit Application is being made in connection with any construction or renovation project that will be done on property that you own. The property where the work will be done or materials used is:

\_\_\_\_\_  
(911 Address of Property)

The Monthly credit limit requested in the credit application to Sticks & Stuff is \$ \_\_\_\_\_.

I/We understand that Sticks & Stuff will not give this amount of credit without a personal guarantee from me/us. I/We understand that this means that I/we will be personally responsible for paying for anything that is charged to my/our account at Sticks & Stuff. If Sticks & Stuff does take legal action against me/us, I/we agree to pay reasonable attorney's fee(s) and all costs of collection in addition to all other amounts owing on the account. I/We understand that the City Feed and Lumber, d/b/a Sticks & Stuff may also place a lien on my/our property if I/we do not pay for goods or materials charged on my/our account.

I/We have read this document and I/we understand it. I/We certify that all of the names of the owners of the property and the names of all spouses of owners of the property are listed below and that no other people have any interest in the property. The property \_\_\_\_\_ is or \_\_\_\_\_ is not, currently subject to any mortgages or other liens. If the property is currently subject to any mortgages or other liens please list them.

Lien Holder: \_\_\_\_\_ \$ \_\_\_\_\_  
Name Address Phone# Amount of lien

Lien Holder: \_\_\_\_\_ \$ \_\_\_\_\_  
Name Address Phone# Amount of lien

\_\_\_\_\_  
Property Owner Name Printed

\_\_\_\_\_  
Property Owner Name Printed

\_\_\_\_\_  
Property Owner Signature

\_\_\_\_\_  
Property Owner Signature

**OFFICE USE**

Approved By: \_\_\_\_\_ Date: \_\_\_\_\_ Credit Limit: \_\_\_\_\_

Account #: \_\_\_\_\_

Comments: \_\_\_\_\_