

# Payment Policy

## **Credit Cards**

- We accept American Express, Discover, MasterCard, and Visa.
- Phone number Required
- Identification may be requested.
- Card numbers can be stored securely on [authorize.net](https://authorize.net) only with written authorization by the cardholder.
- Credit card information is not to be communicated through fax or mail that is not secure.
- Payment on account with credit cards will not be accepted after the 10th of the month following the invoice date.

## **Credit Card Phone Sales**

- Phone sales, payment when the the card is not present, only will be accepted when all the cardholder information is provided.
- Cardholder information: Cardholder Name, Street Address, Zip Code, Expiration Date, Security Code, Phone Number. Email address required to receive receipt.
- Approval and arrangements for phone payment must be made prior to pick up. Please do not send employees to pick up material before paying.

## **Checks**

- Only approved customers may receive merchandise before check is paid by the bank.
- Physical address (not PO Box) and phone number must be provided.
- Personal checks are not accepted.

## **NSF Checks**

- You have 7 days from receipt of a NSF Notice to pay the full amount of the check plus return check fee of \$35. If this is not paid, the NSF check along with all other information relating to this incident will be given to the State Attorney for prosecution.

## **Accounts**

- Only customers with active accounts will receive credit.
- Special orders and fabricated metal not picked-up will be invoiced for payment 1 month after completion.
- All invoices are due on the 10th of the month following the invoice date.
- Past due invoices are charged a 1 1/2 percent per month finance charge.

## **Special Orders**

- A 50% deposit is required when placing a special order.