

1. To obtain credit approval, a completed credit application must be submitted to Silver State. With approved credit, all open balances are due 30 days from the date of purchase. Thereafter, the account shall be delinquent and subject to a service charge of 1.5% per month (18% per annum). Silver State sends monthly statement with any unpaid invoices & service charges. The monthly minimum service charge is \$1.00. In addition, any accounts with previous approved credit terms will be re-qualified if account has been dormant (no order activity) in the last 6 months.
2. Account balances which become 60 days delinquent, including unpaid service charges, shall cause the account to be placed on hold until the account balance is paid in full. Any account, which becomes 90 days delinquent, will be placed for collection through the corporate attorney or through other appropriate collection service. Repeated or prolonged delinquencies shall be cause for credit term change to COD or Proforma terms. In the event of lawsuit to collect payment of any purchases, the purchaser shall pay all expenses, including all court costs and attorneys fees.
3. Accounts that use their own shipper number to ship their orders shall be assessed a \$6.00 handling fee per shipment. If it ships via Federal Express Ground, there will be an additional \$3.50 per package handling fee.
4. A wire transfer fee of \$25.00 will be charged to any wire transfer payment.
5. Returned checks, paid directly to Silver State, are sent directly from our bank to Express Recovery Services and are assessed a \$20.00 return check fee. In the event any balance is not paid as agreed, the undersigned agrees to pay a collection fee not to exceed 40% of the unpaid balance. In the event of a lawsuit to collect the unpaid balance, the undersigned further agrees to pay court costs and reasonable attorney's fees in addition to the collection fee. Silver State or its representative may reasonably contact you at all the provided contact information in your original credit application i.e. office, cellular, email or similar devices for any lawful purpose. You agree to any and all fees(s) or charge(s) that you may incur for incoming calls from us, and/or outgoing calls to us, to or from any such number, without reimbursement from Silver State.
6. Returned checks paid to UPS for COD shipments are processed directly by UPS and are subject to fees determined by UPS. Refused COD shipments will result in account terms being changed to proforma / guaranteed funds only.
7. All returns for credit must be made within 30 days from purchase and must include a copy of the original invoice. Materials returned for credit for reasons other than material flaws must be approved by Silver State and are subject to a 25% restocking fee and you would be responsible for the return freight.
8. SPECIAL ORDERS: Based on your account terms, all special order products must be prepaid or have at least a 50% deposit. Once special order items are put into production, they cannot be cancelled and any prepayment or deposits are forfeited. All special orders are final sales and are not returnable.
9. Fabric orders less than 6 yards are final sales and are not returnable.