Greetings from Crossway!

Thank you for your interest in Crossway. We appreciate the possibility of serving you.

The items enclosed will give you the information needed to get an account established. For your first order we would like to offer you an additional 5% discount.

Please feel free to contact us if you need additional information or have questions regarding discounts and promotional offers.

We welcome the opportunity to partner with you to make a difference in people’s lives for Christ.

Thanks sincerely,

Dan Bush
Executive Vice President of Sales
CONFIDENTIAL TRADE CREDIT APPLICATION

GENERAL INFORMATION
Name of Business________________________________ Date Business Established___________________________
Street Address and P.O. Box________________________________________________________________________
City / State / ZIP_________________________________________________________________________________
Business Phone___________________________________ Manager/Buyer__________________________________
Fax_____________________________________________ Email Address___________________________________

Ownership Information
Name of Owner__________________________________________________________________________________
Address_________________________________________________________________________________________
City / State / ZIP_________________________________________________________________________________
Telephone Number________________________________________________________________________________

Type of Ownership
☐ Sole Proprietorship SSN________________________☐ Corporation Sub-S__________________________
☐ Partnership ☐ Corporation (not-for-profit) FEI______________________
☐ Institution (college) ☐ Corporation (for-profit) ______________________
☐ Church-Owned

Length of Present Owner/Management_____________________________________________________________
Retail Experience of Present Owner/Management_____________________________________________________

BUSINESS INFORMATION
Type of Business ☐ Retail ☐ Mail Order ☐ College ☐ Internet ☐ Other________________________________________
Percentage of Business done by
Retail_______% Mail Order_______% Internet_______% Other_______%
Sales Tax Number (Please provide copy of Tax ID certificate of Resale)____________________________________
Store Hours________________________________________ Store Size________________ sq. ft
Location of Store ☐ Business District ☐ Covered Mall ☐ Shopping Center ☐ Other
       Monthly Payment_________________________________ ☐ Own ☐ Rent
Financial Information
Cash on Hand ____________________________ Dates in the month when checks are cut__________________________
If New, Financing of Business
☐ Bank Loan ☐ Secured $________________☐ Unsecured $__________ ☐ Personal Investment $__________
☐ Outside Investors $____________ ☐ Other $____________ (Please specify)__________________________
Annual Sales Information
Previous Year’s Gross Sales: $_________________ Projected Gross Sales for Current Year $_________________
REFERENCES

Bank Name_________________________________Account Number______________________________________________

Address______________________________________________________________________________________________

City / State / ZIP_______________________________________________________________________________________

Phone_______________________________________________________________________________________________

Trade References (List 3) (1) (2) (3)

Name____________________________________________ Address______________________________________________

City/State/ZIP_______________________________________________________________________________________

Account #__________________________________________________________________________________________

Signature________________________________ Title_________________________________Date__________________

TERMS & CONDITIONS

By signing below, I agree to abide by the credit terms as follows. Credit on purchases will be extended on a 30-day basis from the date of invoice. On invoices that are more than 35 days old, a service charge of 1.5% per month will be charged. Any new orders will not be released to my account with an outstanding balance that is more than 60 days old until payment, including service charge, is received.

Signature________________________________ Title_________________________________Date__________________

BANK INFORMATION RELEASE

By signing below, I authorize my bank to release all credit-related information to Crossway for their use in establishing an account.

Signature________________________________________________ Date_________________

Company__________________________________________________________________________________________

Please send the two completed pages of this credit application, along with a copy of your sales tax ID certificate of resale to:

Crossway
ATTN: Credit Department
1300 Crescent Street
Wheaton, IL 60187

If you have any questions, please email sales@crossway.org or call 1 (800) 323-3890.
New customers are required to fill out a Crossway Credit Application and choose one of our prepay options in order to establish a credit account. The options are:

- Submit a check with the order.
- Have the invoice charged to a Visa or MasterCard.
- Prepay with a check post-dated approximately 30 days after the order is to be shipped.
- Have a Visa or MasterCard backup that would be charged only if the invoice is not paid within the net 30-day term.
TRADE DISCOUNT SCHEDULE

1. Discounts
Crossway extends the following discounts to established trade customers:
• 60% off 10+ assorted Crossway books and ESV Bibles.
• 50% off 10+ assorted tract packs.
• Escalating discounts based on higher quantities of books.
• Promotional specials offered on a seasonal basis
These discounts are based on single orders, shipped and invoiced to a single location.
For complete details on higher-quantity discounts and seasonal offers, please contact us at sales@crossway.org or 1 (800) 323-3890.

2. Credit Terms
Credit on purchases will be extended on a 30-day basis from date of invoice to established customers. New customers may establish credit on their first order by providing three credit references and by prepaying by check or credit card. On invoices that are more than 35 days old, a Service Charge of 1.5% per month will be charged. Any new orders will not be released to an account with an outstanding balance that is more than 60 days old until payment, including service charge, is received.

3. Minimum Order
The minimum order for books is $10.00 net.

4. Cash Orders
On all cash orders please include 6% of net order (minimum $1.50) for shipping and handling.

5. Shipping Terms
All shipments are made F.O.B. Carol Stream, Illinois. Drop shipments are available upon application.

6. Sales Terms
Discounts apply to prices published in the current price lists, are subject to changes, and cannot be extended in addition to special offers or discounted prices of sales merchandise.

7. Consignment
Merchandise cannot be purchased on a consignment basis.

8. No-Hassle Returns
Any book published by Crossway may be returned for credit toward future purchases after 90 days from the invoice date. All we ask is that you verify that the book is still in print by checking our current order form and that you return the product in good, saleable condition—undamaged and free of price stickers and residue. Unsaleable items will be returned to you and shipping costs will be charged to your account.

Returns accompanied by an invoice will be credited at full net price. Returns without an invoice will be credited at a 65% discount.

Overstocked Items
For your returns to be handled in a timely manner, please note the following:
• all returns must be prepaid (CODs not accepted)
• include customer number and billing address with return
• package returns carefully to avoid damage in shipment
• do not return books that are not in saleable condition or out of print
• return only items published by Crossway

Damaged Merchandise
Damaged/defective goods may be returned immediately for full credit. Simply notify us within 30 days of receipt of merchandise, indicating the nature of the damage and the quantity. We will credit your account or ship replacement product.

Return Address
Send all returns to:
Returns Department
Crossway
336 W. Army Trail Road
Carol Stream, IL 60188

9. International Orders
Free shipping specials cannot be extended to international customers. Orders are always shipped at the least expense unless otherwise requested.
If your business has been open for 3 years or less, please complete the following so we may obtain a credit report for you.

In compliance with the fair credit reporting act, this is to inform you that you are authorizing Crossway to obtain a consumer and/or business profile credit report. You have the right to dispute the information on this report and request additional disclosures provided under section 606§1681d(b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to section 609(c). You may do this contacting the provider of the information. Please call onecreditsource.com, LLC at 1 (800) 955-1356 and you will be directed to the proper credit reporting agency or assisted in your inquiry. Crossway is not allowed to give you a copy of your credit report. You also release from liability any persons involved in the credit investigation.

I/We authorize OneCreditSource.com, LLC and its suppliers to obtain any and all information related to credit information and credit worthiness related to obtaining credit.

Signed_______________________________ Title______________________ Date__________________

Signed_______________________________ Title______________________ Date__________________

*The additional signature line is for principal person authorization for personal credit investigation, if different from first authorization signature.*