




S&S HOME CENTER
 1315 East Main Street, P.O. Box 706
 Magnolia, AR 71754
 Phone 870-234-6060 / Fax 234-5754



PERSONAL CREDIT APPLICATION

Date: _____

Name: _____ SS#: _____ - _____ - _____
 Physical Address: _____ City/St: _____ Zip: _____
 Mailing Address: _____ City/St: _____ Zip: _____
 Home Phone: _____ - _____ - _____ Work Phone: _____ - _____ - _____
 Email address: _____ Cell Phone: _____ - _____ - _____
 Jobsite Location: _____

Date of Birth: _____ - _____ - _____ DL#: _____

Employer: _____ Salary: _____ How Long? _____
 Supervisor: _____ Employer Phone Number: _____
 Other Annual Income: _____ Other Income Source: _____

Credit Reference: _____ Phone #: _____ - _____ - _____
 Credit Reference: _____ Phone #: _____ - _____ - _____
 Credit Reference: _____ Phone #: _____ - _____ - _____

Name of Bank: _____ Contact Person: _____

Spouse: _____ SS#: _____ - _____ - _____
 Employer: _____ Annual Salary: _____

Purpose of this account: (New Home) (Remodel) (Addition) (Monthly Supplies)
“Monthly” Credit Limit Requested: _____

Persons authorized to charge to this account:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

Our Terms: All account balances are **due by the 10th** day of the month following the date of your statement. A **FINANCE CHARGE** computed by a “periodic rate” up to the legal limit, currently 1.4166% per month (Equivalent to an **ANNUAL PERCENTAGE RATE** of 17%) will be charged on any portion of the account balance appearing on your monthly statement that is not paid or otherwise credited to your account on or before the due date. Interest rates may fluctuate. In addition, a **LATE CHARGE** of \$5.00 will be applied to past due balances at the time of the statement. Payments with credit or debit cards will be assessed a **TRANSACTION FEE** of 2%.

All information in this application is true and complete to the best of my knowledge. I authorize S&S Home Center to investigate any and all information pertaining to my credit history with previous and current creditors not limited to those listed within the application. This authorization shall remain on file and shall serve as an ongoing authorization for S&S Home Center to procure credit reports at any time during the relationship. I have read and understand the terms of this agreement:

Applicant’s Signature: _____ Date: _____

Co-applicant’s Signature: _____ Date: _____

Office Use Only:
 Declined: _____ Reason: _____ Approved: _____ Credit Limit: _____ by: _____