

SHERMAN'S

COMMERCIAL ADVANTAGE

Financing Policy

Sherman's offers Net 30 terms to our Commercial Advantage partners who commit to spending \$15,000 or more annually. Financing is handled entirely in-house—no third-party financial institutions are involved. Invoices are emailed weekly by our accounting department, and timely payment is required. Sherman's reserves the right to suspend or revoke credit privileges if an account is not kept in good standing. If an account is placed on credit hold, no cash or credit card purchases will be permitted until the balance is brought current. Once paid in full, the account will move to pay-as-you-go status until creditworthiness is reestablished.

Commercial Advantage customers may also choose from the following payment options:

- **Pay As You Go:** 50% down payment required at the time of sale, with the remaining balance due before delivery or installation is scheduled.
- **Paid in Full:** The total balance is due at the time the order is placed.

***We cannot accept a credit card as the form of payment on multifamily jobs without charging a credit card processing fee. That fee varies depending on the type of card used.**