## Questions and answers about . . .

# How to Pay For Your New Stereo System

Some people pay cash for everything. For those really important items, however, many of us take advantage of installment buying. At Coffee, Tea, or Stereo, we believe that this is a sound method for starting, upgrading, or adding to a good sound system, one that will give you many years of listening enjoyment. And you won't have to wait. Below are some questions and answers regarding the finance plans that we have available:

**Q: How can I finance my purchases at Coffee, Tea, or Stereo?**

**A:** Two ways. The first is to charge it on a major bank credit card, such as Visa/Bankamericard, Master Charge, or Americn Express. The second way is to establish a Coffee, Tea, or Stereo Charge Account.

**Q: How much credit can I get with my bank credit card?**

**A:** If you are currently employed, you are probably eligible for instant credit of up to $750. With this method, no down payment is necessary, and there is no waiting for credit approval.

**Q: How can set up a Coffee, Tea, or Stereo Charge Account?**

**A:** Simply fill out the Credit Application form at the right and mail or bring it into one of our stores. In most instances, we will be able to furnish credit approval the same day we receive you aplication.

**Q: Is a down payment necessary?**

**A:** In most cases, yes. If you have a trade-in, its value may count toward a portion of your down payment.

**Q: How long do I have to pay for my installment purchases?**

**A:** Take two years or more to pay, of course, you may wish to save on interest charges by making some payments which exceed the minimum monthly payments. There is no prepayment penalty.

**Q: Can I charge a second purchase before my first purchase is completely paid off?**

**A:** Generally, yes. The financed amount on your new purchase would simply be added to the remaining balance from your original purchase. You may call the store to find out about facts regarding your individual situation.

**Q: Who do I CALL IF I have a question about financing arrangements?**

**A:** You may call direct to our salem store at 364-2379. Our Credit Represnetative Helen Ross, will be more than happy to answer your questions, or give you figures regarding your credit account.

**IF YOU ARE OUTSIDE THE IMMEDIATE SALEM AREA, YOU MAY USE OUR SPECIAL TOLL FREE NUMBER**

# 1-800-452-7819

## CREDIT APPLICATION

**APPLICANT**

NAME | DATE OF BIRTH | SOCIAL SECURITY NO. | ☐ Married ☐ Unmarried ☐ Separated | PHONE (HOME) (BUSINESS) | C.S.

ADDRESS (street) (city) (state) (zip) | NO. DEPENDENTS | ☐ OWN ☐ RENT ☐ BOARD | How Long ____ Yrs.

NAME and ADDRESS OF LANDLORD or MORTGAGEE | MORT. PAY'T. OR RENT $ ____ mo.

PREVIOUS ADDRESS | ☐ OWN ☐ RENT ☐ BOARD | How Long ____ Yrs.

**APPLICANT'S EMPLOYMENT AND/OR OTHER INCOME**

EMPLOYER | OCCUPATION | PHONE | HOW LONG ____ Yrs.

ADDRESS (street) (city) (state) (zip) | INCOME PER MONTH ☐ $ 0 - 499 ☐ 600 - 799 ☐ 1000 - 1199 ☐ 1500 - 1999 ☐ 500 - 599 ☐ 800 - 999 ☐ 1200 - 1499 ☐ 2000 - & up

OTHER INCOME: (ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS NEED NOT BE DISCLOSED UNLESS RELIED UPON FOR CREDIT.)
(Describe source, amount, frequency, etc.)

PREVIOUS EMPLOYER | ADDRESS | POSITION | HOW LONG ____ Yrs.

I AM SEEKING CREDIT ☐ INDIVIDUALLY or ☐ JOINTLY WITH ANOTHER PERSON.
IF JOINTLY WITH ANOTHER PERSON, COMPLETE THE FOLLOWING

DATE OF BIRTH | SOCIAL SECURITY NO.

ADDRESS (street) (city) (state) (zip) | PHONE (HOME) | (BUSINESS) | HOW LONG ____ Yrs.

EMPLOYER | INCOME PER MONTH ☐ $ 0 - 499 ☐ 600 - 799 ☐ 1000 - 1199 ☐ 1500 - 1999 ☐ 500 - 599 ☐ 800 - 999 ☐ 1200 - 1499 ☐ 2000 - & up

ADDRESS (street) (city) (state) (zip) | OCCUPATION | HOW LONG ____ Yrs.

**CREDIT REFERENCES (Show Name & Account No.)**

| CREDIT CARDS: CREDITOR (FOR EXAMPLE: SEARS, MASTER CHARGE, ETC.) | ACCOUNT NUMBER | OTHER: CREDITOR | ACCOUNT NUMBER |
|---|---|---|---|
| | | | |
| | | | |
| | | GECC ACCT. NO. BRANCH | |

BANK | ADDRESS OF BANK | ☐ CHECKING ☐ SAVINGS

MAKE & YEAR OF AUTO | DRIVER'S LIC. NO. | FINANCED THRU, BRANCH, ADDRESS

NEAREST RELATIVE(S) NOT LIVING WITH YOU | (FULL ADDRESS) | (PHONE) | (RELATION) | C.S.
1.
2.

**IDENTIFICATION CARD AUTHORIZATION (IF APPLICABLE)**

Please send me an Identity Card for my use and convenience when applying for credit in connection with additional purchases which I may make from time to time in your store.

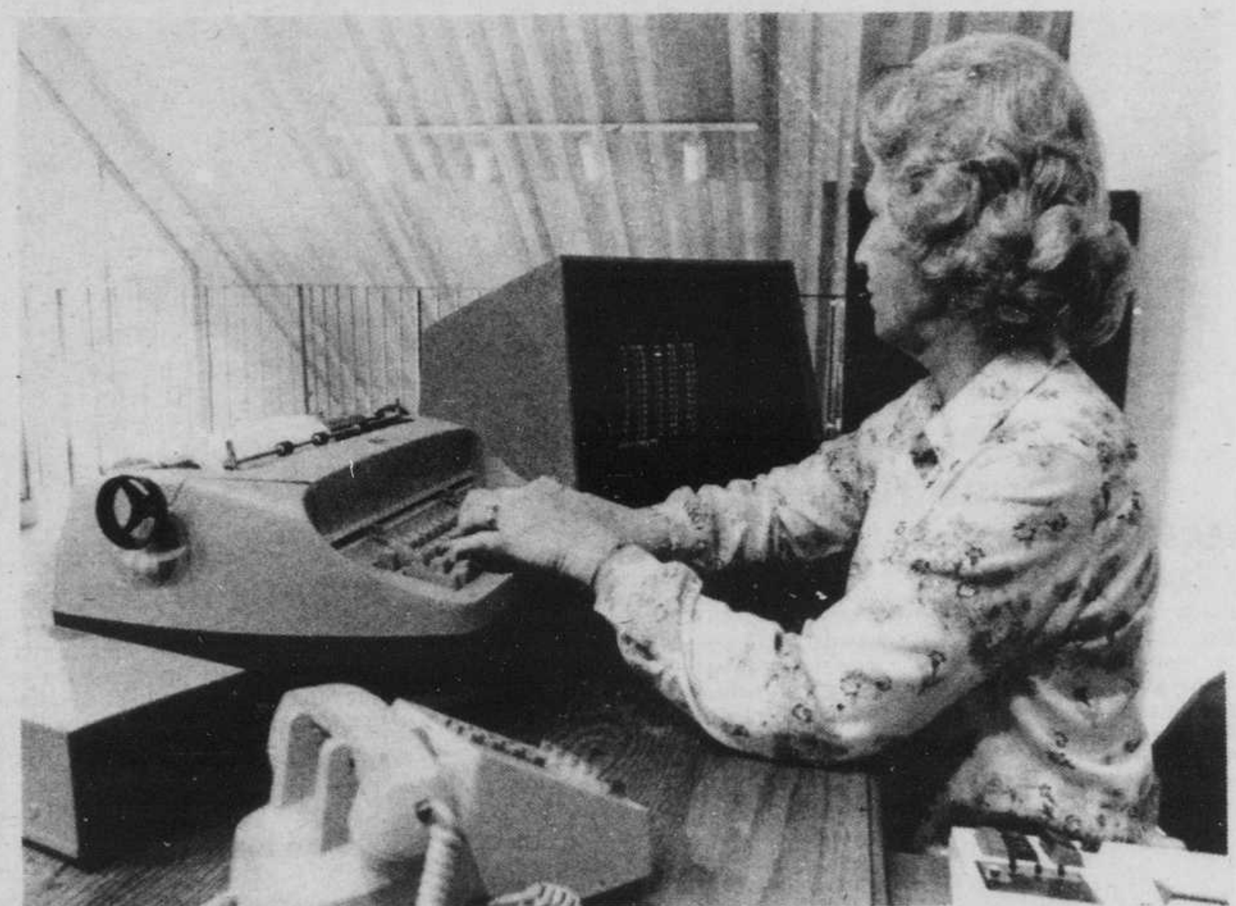
Please sign here: ____________________ Applicant's Signature ________ Date

OR - 789(2/76)

(DETACH AND GIVE TO APPLICANT)

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF SEX OR MARITAL STATUS. THE FEDERAL AGENCY WHICH ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS: DIVISION OF SPECIAL STATUTES, BUREAU OF CONSUMER PROTECTION, FEDERAL TRADE COMMISSION, WASHINGTON, D.C. 20580.

(SEE REVERSE SIDE FOR REQUIRED STATE PROVISIONS)



# HELEN ROSS

Questions Regarding Financing can be directed to Helen Ross. Helen, assisted by our modern computer system can also answer questions regarding individual accounts.