

***COUNTY OF FRANKLIN***  
***SOLID WASTE MANAGEMENT AUTHORITY***  
***CREDIT POLICY***

***I. Statement of Policy***

The County of Franklin Solid Waste Management Authority (CFSWMA) is responsible for maintaining a high quality of accounts receivable while providing credit to its customers. CFSWMA is not obligated by any legislation to extend an open account to individuals and therefore will provide credit only to those who represent practical credit risks. It is our responsibility to refrain from taking unwarranted risk, and to see that payments are made within the terms set forth in this policy.

***II. Credit Applications***

- All credit applicants must submit an accurate and complete credit application to the accounts receivable department no less than ten (10) business days prior to the desired date of use. Incomplete or inaccurate applications may delay processing.
- Applications may be emailed to: [cfswma@westelcom.com](mailto:cfswma@westelcom.com) or faxed to: (518) 483-4880 or mailed to: CFSWMA

Attn: Accounts Receivable

828 County Route 20

Constable, NY 12926

- While a customer's credit application is pending, the customer may use any CFSWMA facilities utilizing cash, check and credit cards to settle the charges at that time.
- Should a credit application be denied, a customer may choose to establish a prepaid account.

- A customer may appeal any decision by the Accounts Receivable department to CFSWMA's Executive Director. Decisions of CFSWMA's Executive Director may be appealed to CFSWMA's board members.

### ***III. Credit Terms***

- Terms have been established as Net 30 days. All customers are expected to remit payment within this period.
- Failure to remit full payment by the due date will result in a monthly finance charge based on an 18% APR on the unpaid balance.
- Any account in excess of 30 days overdue may result in suspension of credit privileges without formal notice.
- Reinstatement of credit privileges that have been terminated are not automatic and are subject to additional conditions to prevent the account from becoming overdue in the future.
- CFSWMA may require cash-only customers with outstanding balances to pay an additional 50% of each transaction as a condition of being permitted to utilize the facility. The additional payment will be credited to the overdue account to reduce the customer's outstanding balance.
- CFSWMA is authorized to forbid the use of facilities to any customer who has failed to bring their account current or to make arrangement to do so.
- The accounts receivable department is responsible for setting customer credit limits. Until payment is received, a customer may pay cash once the credit limit has been reached.
- CFSWMA is authorized to initiate whatever third party action deemed necessary to collect overdue accounts. Such actions may include, but are not limited to, requesting legal counsel to send collection letters, seeking legal judgments, filing liens and recourse to credit agencies. CFSWMA is authorized to charge the costs of such actions to the customer's account

and require payment of those costs as a condition of continued credit and/or the privilege of utilizing the facilities.

#### ***IV. Collection***

CFSWMA strives to have a consistent and courteous approach to collection. Customers are called when they are 15 days past due. If payment is not received by the end of the month, the account may be put on a temporary credit hold. If an account continues to remain past due, the customer runs the risk of losing credit privileges permanently.

#### ***V. Returned Checks***

If a customer's check has been returned for insufficient funds, CFSWMA is authorized to charge a **\$40.00 bad check fee.**

#### ***Certification***

I affirm that all information in this application is complete and true, whether completed by me or by the Authority at my direction. I understand that additional information may be required of me in connection with this application.

I understand failure to pay all charges within the next billing cycle may result in loss of credit and disposal privileges without official notification.

I agree to all terms outlined in this credit policy.

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*Company Name*

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*Signature*

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*Print Name/Title*

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*Date*

**For Authority Use Only**  
Account Number \_\_\_\_\_

**County of Franklin**  
**Solid Waste Management Authority**  
**Credit Application**

**Company / Hauler Information:**

**Contact Information:**

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_ ( ) check here if you would like your statement via e-mail

**Type of Company / Hauler**

( ) Individual ( ) Partnership ( ) Corporation ( ) Other \_\_\_\_\_

Are you a contractor / subcontractor? ( ) Yes ( ) No

Years in Business \_\_\_\_\_ Bankruptcies Y/N Judgments Y/N Liens Y/N

**License Plate Number of Vehicles to be used**

\_\_\_\_\_  
\_\_\_\_\_

***Banking Relationship***

*Bank Name & Location* \_\_\_\_\_

*Checking Account Number* \_\_\_\_\_

*Savings Account Number* \_\_\_\_\_

***Credit References (Must Provide Three)***

*Name* \_\_\_\_\_

*Telephone* \_\_\_\_\_

*Address* \_\_\_\_\_

*Fax/Email* \_\_\_\_\_

\_\_\_\_\_

*Contact* \_\_\_\_\_

*Name* \_\_\_\_\_

*Telephone* \_\_\_\_\_

*Address* \_\_\_\_\_

*Fax/Email* \_\_\_\_\_

\_\_\_\_\_

*Contact* \_\_\_\_\_

*Name* \_\_\_\_\_

*Telephone* \_\_\_\_\_

*Address* \_\_\_\_\_

*Fax/Email* \_\_\_\_\_

\_\_\_\_\_

*Contact* \_\_\_\_\_