



BRIDAL JEWELRY + FINISHED JEWELRY + DIAMONDS + GEMS + FINDINGS + MILL PRODUCTS + CUSTOM CASTING + REFINING

CREDIT APPLICATION

Applicant

Legal Business Name: _____ Phone#: _____

Trade Name: _____ Fax#: _____

Street Address: _____

City & State: _____ Zip: _____

Billing Address: _____

(if different)

City & State: _____ Zip: _____

Business Information

E-mail address: _____ Website: _____

Business Type: Proprietorship Partnership Corporation Limited Liability

State of Incorporation: _____ Year Incorporated: _____ Federal Tax ID: _____

Est. Annual Sales: _____ Credit Limit Desired: _____

Sales Tax Exemption: No Yes

Table with 4 columns: Officers, Home Address, Phone Number, SS#. Contains three empty rows.

Banking Information

Bank: _____ Contact Person: _____

Telephone: _____ Address: _____

City: _____ State: _____ Zip: _____

Patriot Act:

Hoover & Strong, Inc. is fully compliant with the anti money laundering requirement under the USA Patriot Act.

___ Applicant has instituted or will institute an AML program

___ Applicant will not institute an AML program as we are exempt

TRADE REFERENCES (Please provide at least 4)

Adwar Casting Acct # _____	Allison Kaufman Acct # _____	B A Ballou Acct # _____	Byard Brogan Acct# _____
Carla Designs Acct # _____	Claar Bros Acct # _____	Colibri Acct # _____	Findings Inc. Acct# _____
Frederick Goldman Acct # _____	General Findings Acct # _____	Gesswein Acct # _____	Gordon Bros Acct# _____
Kemp Metals Acct # _____	Keystone Findings Acct # _____	Leslies Acct # _____	Mercury Ring Acct# _____
Quality Gold Acct # _____	Rio Grande Acct # _____	Ross Metals Acct # _____	Southeastern Fdgs Acct# _____
Stuller Settings Acct # _____	Tessler & Weiss Acct # _____	Myron Toback Acct # _____	Victor Setting Acct# _____
W R Cobb Acct # _____	David Yurman Acct # _____	Other _____ Acct # _____	

1. Applicant acknowledges that this credit application is for the extension of credit for business purposes only.
2. Should credit availability be granted by Creditor, all credit shall be extended at the sole discretion of Creditor. Creditor may increase, decrease or terminate any credit availability at any time in its sole discretion.
3. All invoices are due thirty days from the date of shipping. A service charge of 1.5% per month or (18% per annum) may be assessed on delinquent invoices.
4. If this account is turned over to an agency and/or attorney for collection, the undersigned agrees to pay all reasonable attorney fees, and/or costs of collection.

Applicant certifies that the statements contained herein are true and correct. Hoover & Strong, Inc. is authorized to investigate the references listed above with regard to the creditworthiness of applicant.

Signature of Owner/Officer

Title

Date

Personal Guarantee

This guarantee is given by the undersigned to Creditor, in order to induce and extend credit to, sell goods to, or otherwise become the creditor of, the Applicant. I/We guarantee to Hoover & Strong, Inc. the prompt payment in accordance with the terms of credit. I/We further agree that Hoover & Strong, Inc. may proceed against me/us after the debt is 90 days past due to collect said debt.

Signature of Guarantor: _____

Printed Name of Guarantor: _____

In 2003 Congress enacted legislation known as the USA Patriot Act. This legislation is designed to help businesses protect themselves from money laundering activities. We have instituted an AML (anti money laundering) program in compliance with our obligations under this act.

As a supplier of precious metals that both sells and purchases in excess of \$50,000 per year, we must obtain information from all persons with whom we do business. If unsure of your responsibility under the USA Patriot Act please consult your state's office of the Attorney General. For more information please go to page 3 and 4.



Dear Customer and Business Partner:

The US Department of Treasury's Financial Crimes Enforcement Network (FinCen) has established Anti Money Laundering Regulations for dealers of precious metals. A dealer is defined as a person or entity operating or doing business in the United States that, within the preceding year, both purchases and sells at least \$50,000 worth of jewels and precious metals or precious stones.

We are defined as a dealer by FinCen. As part of our AML policy we obtain the following information from all customers. If you fit the general definition, as stated above, then you may be required to implement an Anti Money Laundering policy as well.

Please provide the following information and return by fax to **800 616 9997**. If preferred, you may email the form to ekeough@hooverandstrong.com or return by mail.

Private Individual, President or Owner: _____
 Company Name (if applicable): _____
 Address: _____
 Telephone: _____ Fax: _____
 Email address: _____
 Federal Tax ID: _____ Social Security #: _____
 (Sole Proprietorship or individual only)

Form completed by: _____

YES We have or will be instituting an AML Program
 NO We will not institute an AML Program as we are exempt

Very truly yours,
HOOVER & STRONG, INC.

Daniel E. Fitzsimmons
Vice President of Finance
AML Compliance Officer

Frequently asked questions:

What is the Patriot Act?

The Patriot Act is federally mandated legislation enacted in response to the terrorist act of September 11th.

What is meant by AML and what is an AML program?

AML stands for Anti Money Laundering. An AML program means that you adhere to the guidelines established by the Federal government to limit your risk of being used to launder money that could be used to fund terrorist groups.

How do I know if I need to institute an AML program?

Your state's attorney general office is the very best place to start. You may also contact the Jewelers Board of Trade at 401-467-0055 as well as the Jewelers Vigilance Committee 212-997-2002.

Why am I receiving this form?

The jewelry business has been identified as an area at high risk for money laundering activity. We are asked to ensure, to the best of our ability, that the persons and businesses that we sell to or buy from are legitimate. To help us determine this we ask that you complete this form and supply us with the information requested. It is required of all persons requesting to do business with Hoover & Strong.

I am not a business. Do I need to complete this form?

Yes. All persons are required to complete this form.

What do you do with this information?

First, we notate your file indicating that you have complied with our request. The form will be held on file under lock. Only the compliance officer and his assistant hold keys to this file. In the event of an IRS audit your form serves as proof of our compliance with our responsibilities under the Patriot Act.

How long are the forms kept on file?

We will retain this information as long as you choose to do business with us. Once notified that you are terminating our relationship forms will be held a minimum of six months. After that time we may choose to destroy the form by shredding it. At all times we are sensitive to your personal information.

What is a Federal Tax Id number?

For tax purposes companies are assigned a tax id number. It is the equivalent of a business social security number. Individuals are assigned a social security number. Both of these numbers are unique to the person or entity to which they are issued.

What are you going to do with my social security number? I don't think you should have that.

The social security number is a unique identifier. It will be used to ensure that your information is legitimate in the event that we question information provided to us. We take your information seriously and take the necessary precautions to keep it secure.