

Carby's Lumber
155 Hartford Street
Framingham, MA 01702
Ph: 508-872-7021 Fax: 508-872-6165
E-mail: sales@carbyslumber.com Website: www.carbyslumber.com

March 1, 2009

Dear Customer;

We have added two new payment options for our account customers since we are frequently asked if account balances may be paid by credit card. This option allows you to pay for invoices on account with either Mastercard, Visa, American Express or Discover. These new payment options allow you to take advantage of any special program your credit card offers such as earning miles. It may also extend your ultimate payment date, which can increase cash flow for your business and it keeps your account paid on time and allows you to always get your discount.

Option 1 - Weekly: Each Monday invoices from the prior week will be paid via credit card. The total of all invoices and credits, less a 10% discount will be charged to your credit card. On a monthly basis copies of the invoices and paid credit card receipts will be mailed to you or can be picked up from our sales counter.

Option 2 - Monthly: Each month invoices from the prior month will be paid via credit card. The total of all invoices and credits, less a 7% discount will be charged to your credit card. These invoices and the paid credit card receipt will be mailed to you or can be picked up from our sales counter.

If you would like to take advantage of either of these payment options please contact us to set up.

Additionally, we have updated our payment terms. Current invoices are still discountable by 10% if paid by the 10th of the month but now the Net balance is due in full by the 25th of the month. Unfortunately, due to economic conditions it is necessary that we strictly enforce these payment terms. Below is a detailed description of our invoicing procedure and payment terms policy.

Invoicing Procedure and Payment Terms Policy for credit customers

Statements are typically generated on the first (1st) of each month. The statement is mailed to customers with copies of invoices generated since the prior month's statement. Terms are 10% 10th, Net 25th. Eligible discounts will be applied to your account when the payment is received by the tenth (10th) day of the month for prior month invoices only. If payment is not made by the 10th, the total balance is due no later than the 25th of that month. If payment has not been received by 25th, a service charge 1-1/2% will be assessed on the account in accordance with the terms of agreement on your account application. The prompt pay discount is calculated as 10% of all current purchases including all returns.

We also have the ability to e-mail both invoices and statements to our customers. This option allows the invoices to reach you quickly as they are e-mailed the business day following your purchase. The statement is then e-mailed monthly when it is created. If you are interested in receiving your billing via e-mail, please contact us. Our contact information is listed above for your convenience.

We appreciate your business and look forward to working with you on a long-term basis.

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Account Name: _____

CREDIT CARD AUTHORIZATION

Credit Card #: _____ Exp. Date: _____ CCV#: _____
(MC/VS/Amex/Discover)

Card Holder's Name: _____
(please print clearly)

Billing Address: _____

Card Holder's Signature: _____ Date: _____