

COMPANY CREDIT POLICY

PURPOSE

To define the requirements for establishing and maintaining credit lines and payment terms for Progressive Materials customers. This policy also provides alternative payment requirements for accommodating sales to customers who do not qualify for credit with Progressive Materials.

SCOPE

This Policy applies to all sales of Progressive Materials products to customers. All departments within Progressive Materials responsible for the sale, marketing, contract approval, order acceptance; scheduling and shipment of products must adhere to the policy and guidelines below.

POLICY

In order to facilitate the flow of orders and shipment of products, it is Progressive Materials Policy that credit will be extended to all customers who demonstrate both the ability to pay and history of timely payments of debts. Credit limits will be determined by comparing the following averages: customer's working capital, average credit limits granted by trade references and customer credit line needs. The credit department will evaluate all new customers to determine what payment terms and methods will be required and what level of credit will be established.

The credit department will also periodically review and re-evaluate payment terms and credit lines of existing customers to support new customer requirements and to manage risk as financial and business conditions change. In its day-to-day operations, the credit department will consistently adhere to all company policies regarding fair and equitable treatment in customer communications and relations.

RESPONSIBILITY

The credit manager is responsible for managing the credit review and approval process and accounts receivable balance to minimize collection exposure in accordance with the overall corporate operational and financial objectives.

It is the responsibility of the credit department to authorize all communications with the customers regarding credit acceptance status, credit line value, and payment terms and methods.

The credit department will authorize all communications with the customers and determine which financial information is required, and what dollar credit limit will be approved.

Sample Credit Policies Manual

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chapter 15 air, weather, and climate Students need to know the basic composition of the atmosphere. They should know that the atmosphere is mostly nitrogen, approximately 78%. In. 015 Air Weather and Climate Chapter 15: Air, Weather, and Climate. Student ... seasonal changes in air temperature and humidity. E. movement of tectonic plates. 29. Due to the influence ... Air Pollution, Climate Change, and Ozone Depletion Chapter 15. Air Pollution,. Climate. Change, and. Ozone. Depletion. Page 2. © 2019 ... Weather, Climate, and Change. • Weather: short-term changes in atmospheric. AP Environmental Science Chapter 15 Air, Weather, and ... Study with Quizlet and memorize flashcards containing terms like Is Antarctica Melting?, The Atmosphere and Climate, Weather and more. Chapter 15: Weather and Climate A measure of how close the air is to dew point is . 59. The day-to-day change in temperature and precipitation makes up an area's . 60. Gases in the atmosphere ... A World of Weather: Chapter 15 Introduction We can see and feel weather: the day-long rain, the cold slap of Arctic air, the gusty afternoon winds, or the sudden snow squall. Climate, in contrast, is ... Weather and Climate Chapter 15 Flashcards Study with Quizlet and memorize flashcards containing terms like climate, climatic normal, Koeppen system

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