

# CREDIT

**Kathy Kalina**  
Accounts Receivable Manager  
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While many of our competitors have chosen to utilize third party credit agencies or factors we have chosen to handle our credit "in house". You will always be able to talk to a person with the authority to make decisions.

Our credit manager, Kathy Kalina, has over 30 years of experience in credit management for apparel companies. Her primary objective is to get merchandise to our customers by maintaining open lines of communication with our accounts.

We subscribe to an apparel specific credit reporting group that updates its information several times a year rather than once a year as many of the national credit agencies do. This has often allowed us to extend credit to accounts that the national agencies have not recommended.

## **Credit**

A line of credit will be established based on references, financial information provided, and credit agency ratings.

## **Payment terms**

Net 30 days

## **Payment Type**

Company check, cashier's check, or money order

## **Mailing Information**

All checks should be mailed directly to the lockbox address at:

**Henry-Lee and Company, LLC**  
**P.O. Box 809223**  
**Chicago, IL 60680-9223**