

# Employee Purchase Program Overview



Delivered right  
to your home.

## HOW DO I PARTICIPATE?

- Register or log-in to view the product catalog
- Select the product(s) you would like to order
- Place your order via the web site or telephone

**A program that offers you a better way to buy name brand products.**

## How does it work

- Use payroll deduction to make manageable payments each pay period to buy the things you want and need.
- It's not a layaway plan - your merchandise is delivered right to your door just days after your order.

## Value and benefits

### DISCIPLINED PURCHASING

- It's easy to budget because manageable payments automatically come out of your pay check in equal installments over 12 months.
- Because it's through payroll deduction, you won't risk missing a payment.
- Individual spending limits are based on your annual income and help protect you from overextending.

### NO ADDITIONAL FEES

- There are no fees beyond the all-inclusive price.
- You won't risk late fees like you would with other financing options because your payments are made through payroll deduction.
- A down payment is not required, but you have the option to make an up front deposit to decrease your payroll deductions.

### ALL INCLUSIVE PRICE

- You'll know the total price up front, which includes the product, financing, taxes, and delivery. All purchases are interest free!
- You won't have payments strung out over several years.
- Extended warranties, upgrades, and accessories are negotiated with our vendors and are often included in the price.

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