***Payment Policy***

1. The ***Baker-Post Funeral Home & Cremation Center*** understands funeral expenses can pose a financial burden on the families we serve. We, as a ***family owned and operated funeral home***, have made the commitment to work with you to provide a dignified funeral service within your budget. However, you as a family must also realize that we are not a financial institution. We provide services and expect payment for those services and funeral goods purchased as stipulated on our *Statement of Funeral Goods and Services Selected.*
2. All Funeral Expenses are due, paid in full, one day before the scheduled service date. Payments on a monthly basis will not be an acceptable form of payment. ***All National Cemetery Services must be paid in full at the time of arrangements.***
3. **All insurance assignments being used to pay for the funeral expenses will be processed through *C & J Financial, LLC.* A *5%* administrative assignment fee will be charged to process the necessary paperwork needed to complete the claim. Our establishment will need to first verify the policy, and the beneficiaries associated with the policy. The Baker-Post staff will help you, the family, complete this paperwork to ensure timely payment. We will kindly wait for these proceeds, not to exceed 15 days.**
4. Interest of 2.0% per month, (24.0% annually), will accrue to any “balance due” after the prescribed time periods have elapsed.
5. All **cash advance** line-items and **Direct Cremation fees** must be paid at the time of the arrangement conference by cash or check only. We, the funeral home, will match competitive pricing for ***services selected*** and/or ***merchandise*** at our professional discretion.
6. ***Cash, Check, Visa, MasterCard, Discover, American Express,*** are acceptable forms of payment, unless otherwise stated. A 4% processing fee may be assessed on all credit card transactions / payments.
7. An administrative fee of $200.00 per hour will be collected for all At-need funeral consultations prior to finalizing services. If you, the family, decide to use the services of this funeral home, the fee collected will be applied to all outstanding contractual obligations.

**\*As our customer, you have an obligation to notify us if you have any problems concerning this policy before signing your Statement of Goods and Services Selected Contract\*.**