



# Questions and Answers - Purchase Contract with Return Option

Rental Instruments are the property of Juneau Brass and Winds until the last payment has been received.

- No interest or finance charges
- Flexibility to change instruments anytime
- Return instrument any time
- Loss/theft insurance is not included
- Rental Package includes everything you need
- We guarantee your satisfaction and we guarantee the quality of our repair,

**Are there interest or finance charges?** No. There are no interest or finance charges if accounts are kept current. See Credit Policy below.

**What is the cost of repair and maintenance on rental instruments?** Nothing. If your instrument requires service it will be fixed at "no charge" during the rental period. This does not cover ill usage, abuse, neglect, fire or theft. This also does not cover repair done by persons other than Juneau Brass and Winds. For instruments shipped from out of town - you pay shipping costs only. Lost or missing parts will be replaced at discounted prices.

**What if I want to change instruments?** There is no additional charge to change instruments during the rental period. All payments you have made previously will be applied to the new instrument (Note: if you switch instruments, monthly payments will be adjusted to pay off the new instrument within the original number of months)

**What if I want to discontinue playing music?** You may cancel your contract at any time simply by returning the instrument (including music stand, and accessories) and making sure that all payments are up to date.

**What if I move or my banking information changes?** You may continue to rent with JBW, but it is YOUR RESPONSIBILITY TO CONTACT US WITH ANY BANKING, ADDRESS OR PERSONAL INFORMATION CHANGES. If we are unable to contact you or to charge your account according to the information you have provided us, we will revoke "interest-free" credit and seek to contact you through a collection agency.

**What does the rental package include?** Care Kit (customized for brass, winds or strings), Reeds/Reed Case, Instrument Case and Name Tag, Mouthpiece or Bow, Concert Folder, Fingering Chart, Music Stand, and an Instruction Book of your choice.

**What is the instrument is lost or stolen?** We do not charge for, or include insurance for your instrument. Many homeowner policies will cover your instrument - contact your agent for more information. Note: if the instrument is lost or stolen, your are still responsible for paying the balance owed.

## Credit Policy Juneau Brass and Winds

In an effort to continue offering the highest quality instruments and accessories, and the highest level of service to all our clients, we will strictly adhere to the following credit policy:

- If we receive an NSF (non-sufficient funds) notice, AND
- If undersigned does not respond to our written, electronic or phone requests for updated information,

**Then our "interest-free" credit on rental instruments shall be revoked.**

In the event that we revoke our interest-free credit status:  
Your account will be sent to a collection company and shall include the balance due at the time of default, the cost of the included accessory package, all collection fees, NSF charge, and interest at **15% APR**, if necessary, until the balance is paid in full.

**I have read, and understand and accept the terms of this credit policy:**

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

If necessary, collection action may include civil action up to and including garnishment of **Alaska Permanent Fund Dividends.**

If your rental instrument is returned, collection will be terminated on the return date, providing all financial obligations, up to that date, have been satisfied.

**Important! If personal finances do not allow for timely payment on your rental account, simply return the instrument before your payments are late.**

**Rented music instruments are the sole property of Juneau Brass and Winds until ALL payments have been made in full.**

**Renters have no equity in instruments until the "total price" listed on the contract has been satisfied through payment of all monthly payments.**