**Catherine’s Christmas Inc.**

Layaway Policy

Layaway becomes available on the first day of the season (the last Friday in August) and will remain available until December 1st of the current year.

20% deposit of full balance is due upon date of layaway.

20% payment of full balance is due bi-weekly thereafter.

No refunds on deposit or payments.

No Exchanges or returns of items on layaway.

Layaways must be paid in full by December 1st of the current year.

Payments may be made in store, over the phone, or through the mail via check made to “Catherine’s Christmas” to 910 East Main Street, Geneva OH 44041.

Merchandise will be returned to stock for non-payment.

Layaway form must be completed with customer contact information and signature in agreement to the terms listed above.

Catherine’s Christmas
910 East Main Street
Geneva, OH 44041
440-466-3545