Trudy's Hallmark Layaway Policy

- A 20% deposit on the balance due at purchase
- A payment must be made towards the balance due each month.
- Items can not be added to or deleted from open layaways.
- All Christmas/Ornament layaways are to be paid in full and picked up before Thanksgiving
- Layaway cancellations are subject to loss of deposit
- Sale, Clearance and Promotional merchandise can not be put on layaway
- Coupons and Gold Crown Reward certificates cannot be used as a payment
- Any bounce back coupons or offers will be given at the time in which the layaway is picked up.
- Layaway policy subject to change or additions may be made.

I understand that if this layaway is not picked up by November 26 2025 it will be returned to stock and any amount paid will be forfeited unless special arrangements have been made.

Customer Signature:	Date
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