



3930 Long Beach Road · Island Park, NY 11558  
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## Payment Policy

Kleinberg Funeral Services practices transparency in everything we do. To prevent any misunderstanding regarding payment of funeral expenses we have established a uniform payment policy. This policy allows us to exercise sound business practices, treat every family honestly and fairly, provide 24/7 care, and maintain an accessible, beautiful facility where families are comfortable gathering for services.

We are committed to supporting grieving families by creating meaningful and appropriate personalized tributes to honor their loved one's life. Our continued goal is to provide the respectful, quality service to which all our families have come to expect and are entitled to. Please let us know in advance if you are experiencing undue financial hardship so we can tailor a service to fit your budget. We will never compromise a dignified funeral service as we can offer alternatives and options for any situation.

Please note that payment in full is expected after arrangements are completed and before services can be scheduled or obituaries placed. During the arrangement conference, you will be presented with a contract itemizing the goods and services you have selected.

You may apply any of the acceptable payment options individually or in combination.

### **Cash, Personal Check, or Bank Check**

The deceased's name [alone] cannot be on the check.

You must be a signer on the account the check is being written on.

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### **Credit Card**

All major credit cards accepted: VISA, MasterCard, American Express, and Discover.

Credit cards are not accepted for cemetery expenses.

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### **e-Check or ACH payment**

You can transfer funds directly from your bank account to pay for funeral services.

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### **Insurance Assignment**

Payment with an assignment of a valid verified insurance policy. We do not accept policies that cannot be verified, insurance policies under 2 years old that are contestable, or any work-related insurance that cannot be assigned. We rely on Tribute Insurance Assignments, LLC to process assigned insurance policies. A processing fee of 4.0% and will be added to the assignment.

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### **Prepaid Funeral Trust**

We accept prepaid funeral trusts written by ANY New York State funeral home however, we reserve the right not to honor their prices. If the trust was not paid in full before death the outstanding balance can be paid by one of the acceptable payment options. We do not honor 'guaranteed' cash advances.

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**Financing**

We are unaware of any third-party funeral lending companies permitted to do business in New York State at this time. You may wish to contact your banking institution for a personal loan.

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**Estates**

Due to the uncertain time frame, it takes to administer estates we do not offer this as a payment option. You will be responsible for payment of funeral expenses through the above payment options and they may petition the estate for reimbursement.

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***An interest rate of 1.5% per month will begin to accrue 30 days after the arrangement date on any unpaid balance not assigned. After 60 days, any balance not assigned will be turned over to collections.***