

Crown Office Supplies Opens Net 30 Accounts to Any Business With an EIN

Nonprofits, schools, practices and government entities qualify alongside LLCs. Crown publishes its approval limits, membership cost and reporting schedule.

FL, UNITED STATES, September 23, 2026 /EINPresswire.com/ -- Crown Office Supplies has published the full terms of its Net 30 vendor program, confirming that any organization holding its own Employer Identification Number (EIN) may apply — a broader door than the startup-focused framing common in the category.

Eligibility is not limited to LLCs and corporations. Sole proprietorships with an EIN qualify, and so do nonprofits, private and charter schools, dental and medical practices, veterinary clinics, law and accounting firms, churches, trade associations, and municipal and other government entities. The qualifying test is the EIN itself, not the entity type, the industry, or the age of the organization.

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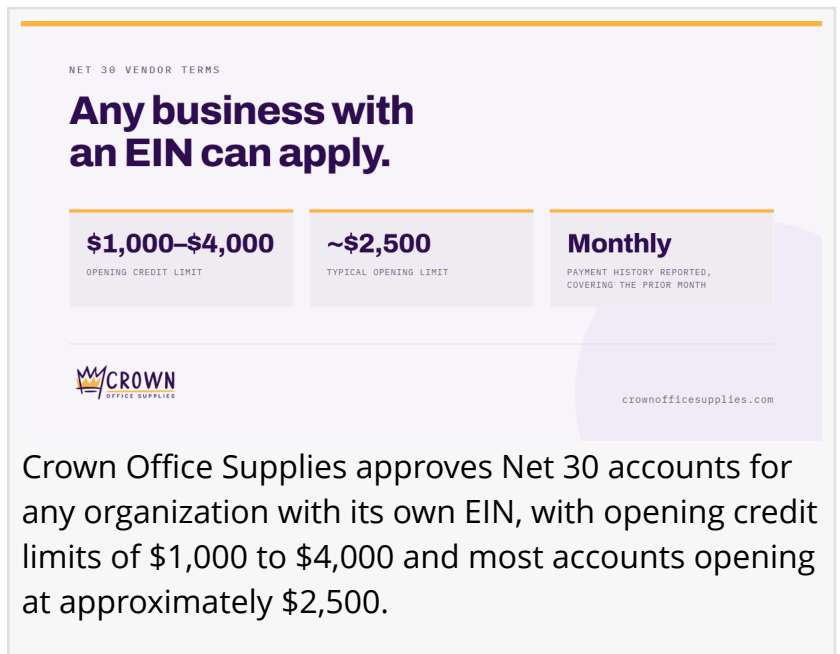
We kept hearing from organizations that assumed vendor terms weren't meant for them because they weren't a venture-backed startup. They are.”

Yen Ferro, Crown Office Supplies

“A dental office and a school district have the same problem a two-person startup does — they need supplies now, and their money moves on someone else's calendar,” said Yen Ferro of Crown Office Supplies. “We kept hearing from organizations that assumed vendor terms weren't meant for them because they weren't a venture-backed startup. They are.”

The timing problem is well documented. The Federal Reserve's 2024 Small Business Credit Survey, published in

2025, found that 51% of small employer firms cited uneven cash flow as a financial challenge and 56% cited paying operating expenses. Rising costs of goods, services and wages were the most common challenge of all, cited by 75% of firms.



NET 30 VENDOR TERMS

Any business with an EIN can apply.

\$1,000-\$4,000 OPENING CREDIT LIMIT	~\$2,500 TYPICAL OPENING LIMIT	Monthly PAYMENT HISTORY REPORTED, COVERING THE PRIOR MONTH
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 crownofficesupplies.com

Crown Office Supplies approves Net 30 accounts for any organization with its own EIN, with opening credit limits of \$1,000 to \$4,000 and most accounts opening at approximately \$2,500.

The same survey points to why some organizations look at vendor terms before they look at financing. Among firms that were denied some or all of the financing they applied for, 41% were told it was because they already carried too much debt — up from 22% in 2021.

"Nobody opens a net 30 account because they want more debt," Ferro said. "They open one because the invoice and the deposit don't land in the same week. That's a scheduling problem, and it deserves a scheduling answer."

Approved accounts receive 30-day terms on [net 30 office supplies](#) orders. Opening credit limits run from \$1,000 to \$4,000, with most approved accounts opening at approximately \$2,500.

Crown is also publishing what the program requires, which is detail frequently left vague across the category. Approval by itself does not open ordering: an account becomes active on approval together with a paid annual membership. The limit range, the membership requirement, and the reporting schedule are all stated before an applicant begins, rather than surfacing after approval.

"There's a lot of fog in this category, and it wastes everybody's time," Ferro said. "If someone is going to apply, they should know the limit range, the membership, and the reporting schedule before they fill anything out — not after they've been approved."

Payment history on active accounts is reported monthly, with each report covering the prior month. Crown does not describe the program as a credit-building service, and makes no representation about how any third party weighs the payment data it receives.

The company also publishes a free [net 30 payment terms calculator](#), which takes an invoice date and amount and returns the due date and the cash-flow window the terms create. It requires no account and no application, and is intended as much for organizations comparing vendors as for Crown's own applicants.

For organizations outside the conventional lending profile, the appeal of vendor terms is timing rather than borrowing. A nonprofit working on grant cycles, a clinic waiting on insurance remittance, and a school district operating on an annual appropriation all share the same mismatch: the supplies are needed before the money arrives. Net 30 moves the payment date without adding interest.

That mismatch is also why entity type turns out to be a poor filter. A twelve-year-old dental practice and a six-month-old LLC can have the same cash-flow shape in a given month, and an EIN-based test treats them on the same footing.

Crown reviews each application and notifies the applicant of the outcome directly. Organizations can [apply for a net 30 account](#) on the company's website, and questions are handled through

chat at crownofficesupplies.com.

About Crown Office Supplies

Crown Office Supplies is a United States-based office supply vendor offering Net 30 payment terms to organizations with an Employer Identification Number. Applications are reviewed, and accounts activate on approval together with a paid annual membership. Opening limits range from \$1,000 to \$4,000, and payment history on active accounts is reported monthly, covering the prior month. More information is available at crownofficesupplies.com.

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