# forever BEGINS AT FINK'S JEWELERS





# A JEWELER FOR GENERATIONS

It all started on the streets in the small town of Roanoke, Virginia. Nathan Fink, a starving pharmacist in the midst of the Great Depression, started pushing a jewelry cart around the streets of downtown selling jewelry on credit. As his popularity increased, so did his need for a more permanent storefront. Thus, the first Fink's Jewelers location opened its doors in 1930.

Today, our company is owned and operated by the third and fourth generation of the founding family. Though a lot has changed over the years, quality, service, selection and trust remain the four pillars of our philosophy.



NATHAN FINK



ALVIN FINK





# 4 CS – A QUICK REVIEW OF THE BASICS

Cut \* Color \* Clarity \* Carat Weight

#### CUT

The cut of a perfect diamond is a true artform and one that skilled craftsmen take years to prefect. Not to be confused with the shape of the diamond, the cut is extremely important and makes all the difference in how much it performs and sparkles. A well-cut stone captures and reflects light brilliantly, while a poorly cut stone can look flat and lifeless. Every Fink's Diamond is examined closely for perfectly cut proportions and symmetry to meet our Superior Cut® standards. It's why our diamonds sparkle brighter than any others.



# COLOR

Diamonds come in many colors, and even the slightest variance can make all the difference in quality and price. Fink's Jewelers only offers stones in our Superior Quality® color range, which are the highest grades as determined by the Gemological Institute of America.



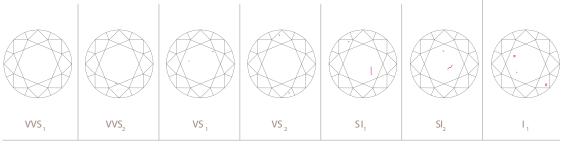




#### **CLARITY**

Very few things in nature are perfect, and diamonds are no exception. Most every diamond has tiny interior characteristics called inclusions. Some may have exterior characteristics on the surface called blemishes. Many of these exterior characteristics can be detrimental to the durability of the diamond and these will be rejected by Fink's. Most other jewelers will sell these as "value-priced" diamonds. Using the GIA clarity grading scale below, you'll see we only offer diamonds that have no inclusions obviously visible to the naked eye (SI2 or better for engagement rings and I1 or better for diamond stud earrings). This ensures every Fink's Diamond meets our Superior Quality® standards.

FINK'S SUPERIOR QUALITY® DIAMOND ENGAGEMENT RING RANGE



VERY VERY SLIGHTLY INCLUDED

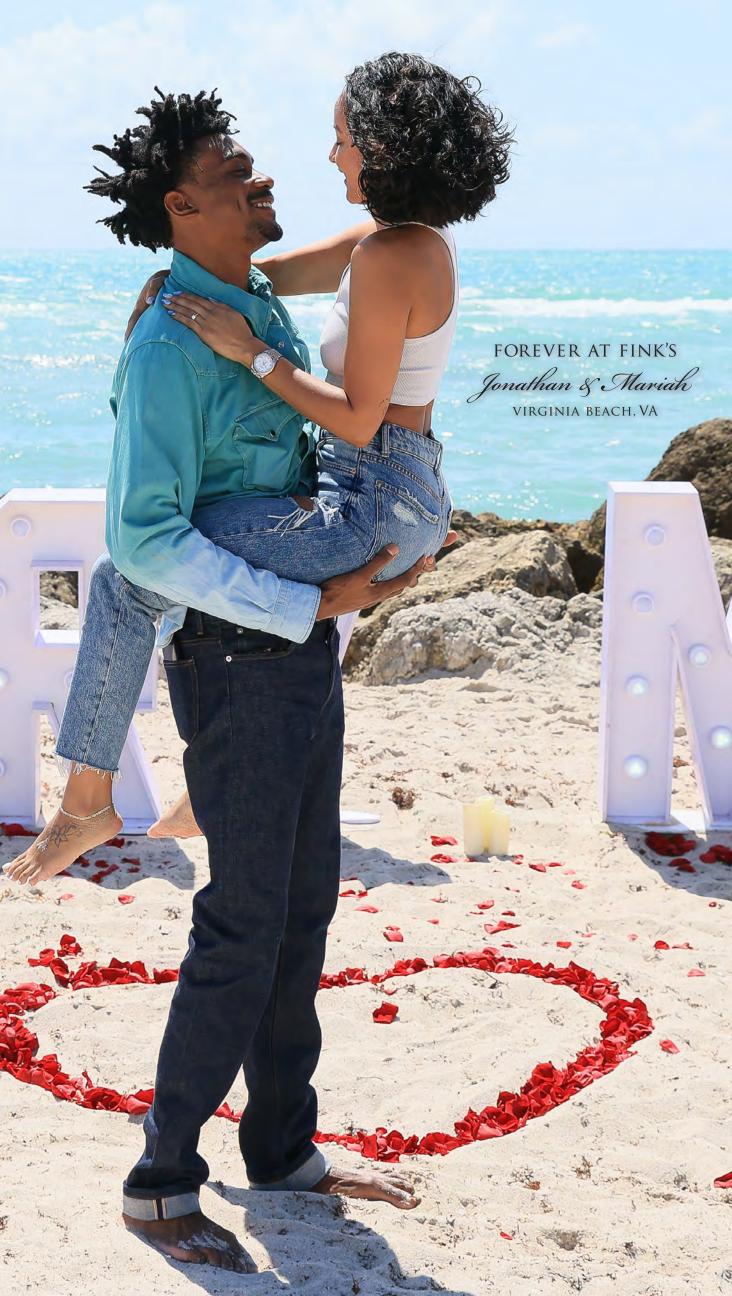
VERY SLIGHTLY INCLUDED

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# CARAT

The carat refers to the weight of a diamond but is so often mistaken for the size. It's important to remember that a stone's cut can play a large role in its appearance in size and should not be mistaken for its carat weight.





# WE HAVE A 5TH C

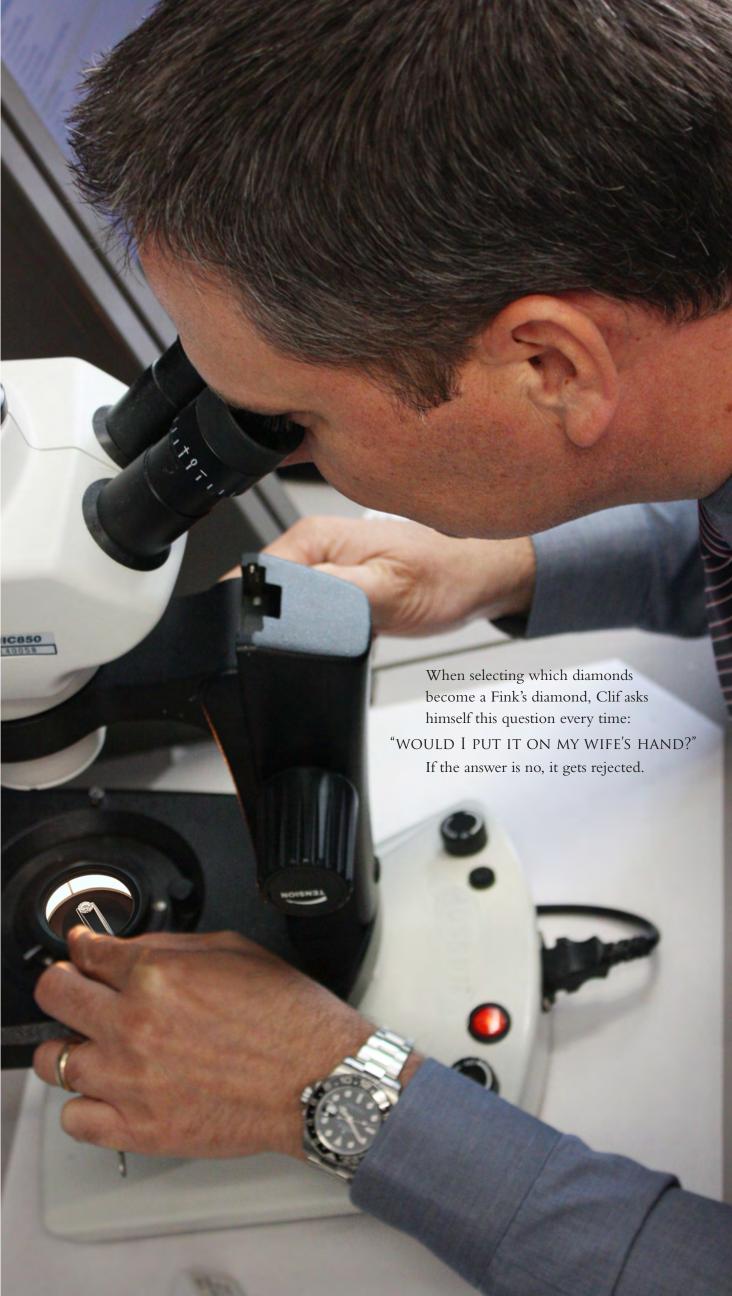
We have a secret 5th C at Fink's Jewelers... and his name is Clif. For over two decades, Clif has been hand-selecting every single Fink's diamond. Most jewelers buy in "parcels," or groups of diamonds all within a specified grading range. But at Fink's, Clif individually inspects every part of the diamond to ensure optimal cut, light performance, brilliance, and even durability – something other retailers don't typically consider. He is extremely meticulous. You see, every diamond is much more than its grading report displays. No two diamonds are alike, even ones that receive the same grading often display major differences.

# Why does this matter to me, you ask?

The main advantage that Clif provides to you, our customer, is the guarantee that you're getting the absolute best value for your purchase. Our diamonds are not one of many. They're the most rare, the most beautiful, and quite frankly – the best of the best.







# **DESIGN STUDIO**

When buying a diamond, nothing is more important than value and trust. Did you know that a typical diamond ring passes through a minimum of three manufacturing facilities before ending up in a jewelry store? From design, to casting, to setting – each step adds to the final cost of the ring.

At Fink's, our diamond rings are created in our own North American manufacturing facility. Keeping the design process in house allows us to cut costs and pass those savings into our customers. We control every aspect – from responsibly sourcing natural stones, to casting and setting by our master jewelers, and then finally conducting a detailed hand-inspection to ensure perfection. Doing this guarantees our customers the highest quality diamond for a price that can't be beat.

# NO MIDDLE MAN. NO DESIGNER UPCHARGES.

Just a beautiful diamond at the best price.







# WE'RE HERE FOR THE LIFE OF YOUR DIAMOND



# Fink's Lifetime Diamond Guarantee

The Fink's Lifetime Guarantee covers the replacement of your diamond whether lost from the mounting or chipped while in the mounting, provided Fink's inspects your diamond every six months. Engagement rings with a center diamond of .25 carats or larger, diamond stud earrings that consist of no more than one diamond in each ear, and diamond pendants that consist of no more than one diamond are covered by our guarantee.



#### Guaranteed Confidence

For most jewelers, the diamond inspection stops at the grading report. But at Fink's Jewelers, the grading report is just a starting point. We go a step further by personally inspecting every diamond to guarantee the certification. Our tight tolerances used in the selection process insure you are getting the quality you are paying for and the value you deserve. Grading reports alone do not offer this level of confidence.



#### Guaranteed Trade-in

The purchase of a Fink's diamond comes with the assurance that you will receive the full purchase price on a new diamond, as long as the new diamond is at least the original purchase price plus 50%. The trade-in amount will be based on the purchase price for the center diamond only. Mountings are excluded from the trade-in policy and do not count towards the original purchase price or the new diamond price.



# 30 Day Return Privilege

If at any time, within the thirty days following the purchase of your diamond, you are not completely satisfied that it is the finest available at the price paid, simply return the diamond for a full refund. Custom and special orders cannot be returned.



# The Kimberley Process

Fink's Jewelers fully supports the Kimberly Process. This is a system of industry warranties between manufacturers, suppliers and retailers that guarantees that diamonds at Fink's Jewelers have not been traded to support violence in Africa. Each time diamonds change hands, the seller affirms to the buyer, in writing, that the diamonds come from legitimate sources "not involved in funding conflict and in compliance with the United Nations resolutions."







# FAMILY OWNED AND OPERATED Since 1930

SPECIAL FINANCING OPTIONS

LIFETIME DIAMOND GUARANTEE

DIRECTLY & ETHICALLY SOURCED

GUARANTEED BEST PRICE LIKE FOR LIKE

