



## Help your customers pay you more.

### Add the **7-Minute Installment Loan** to your toolbox.

Boost sales, improve conversion, increase average ticket size, and make whatever you sell more affordable.

### The loan process is fast, easy, and **100% paper-free**.

Both you and your customers can access a streamlined web portal using any device.

- ✓ **Loan decisions take seconds**
- ✓ **Loans can be completed in as little as 7 Minutes**
- ✓ **Payment can be deposited in your account in 1 to 3 business days**

There are no billing or collection headaches, and it won't cost you a dime if customers default.

### **0% interest rate financing\*** at no extra charge.

Promotional financing can target fence-sitters and deal-seekers to close more sales. An expensive extra with most lenders, it's built into the 7-Minute Loan at no cost to you..

### **Up to 30% more approvals.**

Customers with FICO scores as low as 620 are approved—even when traditional lenders have turned them down.,

### **Powered by technology. Founded on relationships.**

Merchants aren't customers, middlemen, or surrogate salesmen. You're valued partners, and you'll have an advocate to help you achieve your goals. Live support is always a click or call away.

# 7 REASONS TO CHOOSE THE 7-MINUTE INSTALLMENT LOAN

## 1 0% interest rate financing\*

- The promotional financing customers want is built into every loan ... at no extra cost to you
- 0% interest rate\* if fully repaid in 6 months†
- No rate jump if payment is late
- No penalty interest rate
- No pre-payment penalties

## 2 Funds transfer in 1 to 3 business days

- Direct deposit to your merchant account
- Transfer begins when documentation is complete
- Payment up-front and in-full‡
- No billing or collection headaches
- No cost to you in case of default (no recourse)

## 3 Fixed-term installment loans

- 36 or 60 months
- Loan amounts from \$1,000 to \$35,000
- Rate & payment fixed for the life of the loan
- No collateral required (unsecured)
- Smarter than maxing out credit cards

## 4 Up to 30% more approvals

- FICO scores as low as 620
- Convert more prospects and grow revenue

## 5 Loan decisions in seconds

- Checking rate & payment won't affect credit score
- Loans can be completed in as little as 7 minutes
- Merchants can close deals on the spot

## 6 100% paperless process






- Works with any computer, tablet or smartphone
- Easily integrated with your website
- FREE personalized dashboard
- No special hardware or software required
- Digital identity verification
- E-signed loan documents

## 7 Free marketing support

- Printed brochures and web banners
- Expert guidance to help you get started

 **0% interest rate financing\* is built into every loan, FREE OF CHARGE**

## Compare the program for yourself

	Minimum FICO Score	Approval Rate	Fixed Rate & Payment	Penalty Interest Rate	0% Interest Rate* Financing
<b>7-Minute Installment Loan Program</b>	 620	 Up to <b>30% more approvals</b>	 YES	 NONE	 <b>ALWAYS INCLUDED</b> at no extra charge
Most Credit Cards	average 700	No	No	28.45% APR <sup>††</sup> on average	Usually costs you more

\*Zero Interest Rate on Principal Option Promotion includes a non-refundable origination fee of 8%, resulting in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from loan proceeds. No loans are offered in Connecticut, New York, or Vermont. The Annual Percentage Rate (APR) is the cost of credit as a yearly rate. The APR offered to borrowers will depend on such factors as credit score, application information, loan amount, loan term, and credit history.



# 7-Minute Installment Loan Program

Every loan includes 0% interest rate financing\* at no extra charge

## 36-Month Loans

	Tier A	Tier B	Tier C	Tier D
Approximate Credit Score	720+	680-719	650-679	620-649
Maximum Loan Amount	\$20,000	\$15,000	\$10,000	\$10,000
Minimum Loan Amount	\$1,000	\$1,000	\$1,000	\$1,000
Interest Rate	10.98%	18.92%	24.13%	24.13%
APR	16.39%	24.59%	29.99%	29.99%

<b>MERCHANT PAYOUT PERCENTAGE</b>	<b>90%</b>	<b>90%</b>	<b>90%</b>	<b>90%</b>
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## 60-Month Loans

	Tier A	Tier B	Tier C	Tier D
Approximate Credit Score	720+	680-719	650-679	620-649
Maximum Loan Amount	\$20,000	\$15,000	\$10,000	\$10,000
Minimum Loan Amount	\$1,000	\$1,000	\$1,000	\$1,000
Interest Rate	15.74%	23.55%	26.02%	26.02%
APR	17.99%	25.99%	29.99%	29.99%

<b>MERCHANT PAYOUT PERCENTAGE</b>	<b>90%</b>	<b>90%</b>	<b>90%</b>	<b>90%</b>
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## Program Highlights

<b>FREE Promotional Financing</b>	EVERY Loan Includes a 0% Option at NO Extra Charge <ul style="list-style-type: none"><li>• For Merchants: No Promotion Fee EVER</li><li>• For Customers: 0% Interest Rate* If Fully Repaid in 6 Months<sup>†</sup> No Penalty Interest Rate EVER</li></ul> No Rate Jumps No Pre-Payment Penalties
<b>Superior Customer Service</b>	Online Loan Decisions in Seconds      Loans Completed in as Little as 7 Minutes Live Customer Service from 7:00 am to 5:30 pm PT Monday to Friday
<b>Merchant-Centric Funding</b>	Direct Deposit to Merchant's Account via ACH in 2 to 3 Business Days Transfer Begins as Soon as Agreements are Signed & Documentation is Complete
<b>Fast &amp; Convenient</b>	Fixed Rate & Payment Installment Loans      E-Signature & Digital Identity Verification No Special Hardware or Software                  FREE Merchant Dashboard
<b>Eligible Products &amp; Services</b>	Legal Fees • Pets • Consumer Goods • Jewelry • Travel Home Improvement • Bridal • Sporting Goods • Chiropractic • Medical Devices
<b>Minimum FICO Score</b>	620
<b>All States Except</b>	New York • Connecticut • Vermont

