

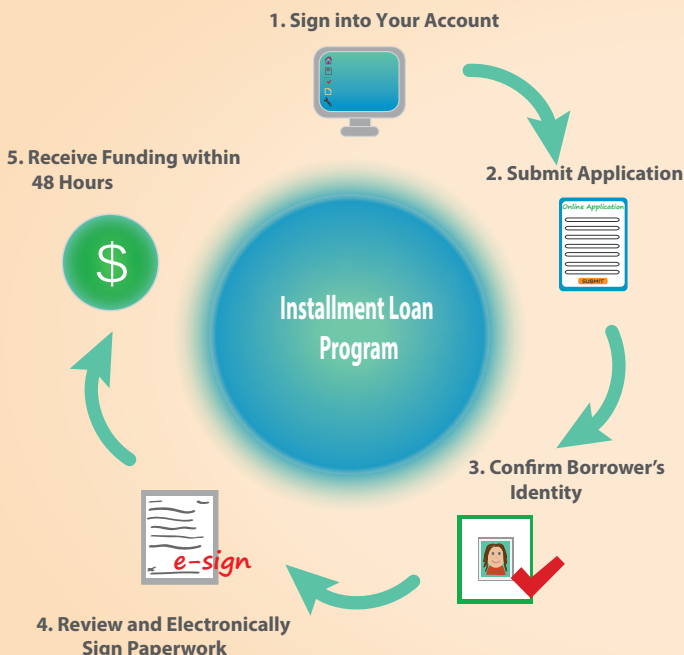
How It Works

Installment Program Details



- ✓ Easy, Online Application Platform That Gives Credit **Decisions Instantly.**
- ✓ Low Borrower Interest Rates Starting at 8.99%. All Interest Rates are Fixed, Allowing for a Consistent, **Affordable Monthly Payment** That Never Increases.
- ✓ **Multiple Lenders** are Integrated Into One Platform, Allowing More Approvals for your Business. Our Lenders Will Approve Prime, Near-Prime and Even Sub-Prime Borrowers.
- ✓ There Are Many **Promotional Offers** Available to Borrowers, Such as 0% Interest for up to 24 Months. Merchants Can Select Promotional Offers **On a Loan by Loan Basis.**
- ✓ Online System is Integrated with **Electronic Signatures**, Simplifying the Contract Signing Process.
- ✓ **Competitive Merchant Discount Rates**, Absolutely No Risk to You or Your Business. Our Program Should be Used As a Way to Increase Cashflow.
- ✓ **Superior Customer Service** and Support. We Additionally Work One-on-One with Your Staff to Ensure the Program Implemented is a Success.
- ✓ **Access from a Computer or Tablet**

How It Works



Unique Features

- ★ Loan Amounts up to \$20,000
- ★ Loan Terms up to 72 Months
- ★ APR Starting at 8.99%
- ★ Instant Credit Decisions
- ★ Same as Cash Promotional Options up to 24 Months
- ★ No Penalty APR Fees or Increases

Ideal For

- ★ One Time Purchases over \$500
- ★ Variety of Industries
- ★ Electronic Documentation

Turn Visitors on your Website into Buyers with Shopping Cart Integration



VIP
Financing Solutions

Schedule B: Choose Your Package



| <u>Promotional Offer</u> | <u>Flat Discount Charged</u> |
|--------------------------|------------------------------|
| 3 Months Same As Cash | 18.99% |
| 6 Months Same As Cash | 19.99% |
| 12 Months Same As Cash | 21.99% |

Build Your Pricing

Advertise different price point to get the most out of your financing program.

Sale Price

The Sale pricing should be your *cash* price to encourage payments with credit cards. This is typically your standard retail price. Make sure to insert a disclaimer that restrictions apply to the sale. The restriction is that they must pay with cash or credit for the sales price.

Financed Price

The Financed price should be 10-20% higher than your sales price to help cover your margins for the installment loan feature. You should display this price with a strike through to indicate that it is not applicable for the sale you are highlighting. When the customer chooses to pay with affordable monthly installments, the regular price will be put into the loan application. This is why we add the disclaimer.

Example: Franks Furniture Store is offering their customers a 6 Months Same as Cash Pay Later Promotion. He would like to cover his margins completely, so has decided to factor in 20% for the Pay Later price.



La Jolla Living Room Set

~~\$3,500~~

Sale \$1,650*

ADD TO CART

*Restrictions Apply

Integrate Your New Feature

Once you are ready to integrate our state of the art technology into your online shopping cart, one of our IT experts will get in touch with you to provide easy instructions on how to add your new payment feature.

You'll also want to begin showcasing your new financing option on your website where customers can see the option early and often. We recommend placing banners in these three critical areas:

Upon Arrival

While Shopping

During Check Out

Funding Network Installment Loan Pricing Guide

Prime Program Lender Fees

Flat 2.99% discount rate in Approved States only

| | A++ | A+ | A | B+ | B |
|----------------------------------|-------|-------|-------|-------|-------|
| Standard Discount – No Promotion | 5.99% | 6.99% | 7.99% | 8.99% | 9.99% |

| Promotional Offers Available (Optional) | | | | | |
|--|--------|--------|--------|--------|--------|
| 3 Month (90 Day) SAC - No Extra Charge - | 5.99% | 6.99% | 7.99% | 8.99% | 9.99% |
| 6 Month (180 Day) SAC | 7.99% | 8.99% | 9.99% | 10.99% | 11.99% |
| 12 Month (360 Day) SAC | 10.99% | 11.99% | 12.99% | 13.99% | 14.99% |
| 18 Month (540 Day) SAC | 12.99% | 13.99% | 14.99% | 15.99% | 16.99% |
| 24 Month (720 Day) SAC | 14.99% | 15.99% | 16.99% | 17.99% | 18.99% |

Sub-Prime Program Lender Fees

| | C1 | C2 | C3 | C4 | C5 |
|----------------------------------|--------|--------|--------|--------|--------|
| Standard Discount – No Promotion | 14.99% | 15.99% | 16.99% | 17.99% | 18.99% |

| Promotional Offers Available (Optional) | | | | | |
|---|--------|--------|--------|--------|--------|
| 3 Month (90 Day) SAC | 15.99% | 16.99% | 17.99% | 18.99% | 19.99% |
| 6 Month (180 Day) SAC | 17.99% | 18.99% | 19.99% | 20.99% | 21.99% |
| 12 Month (360 Day) SAC | 19.99% | 20.99% | 21.99% | 22.99% | 23.99% |

| Credit Grade | Max Loan Amount |
|--------------|----------------------|
| A++, A+, A | \$10,000 - \$20,000* |
| B+, B | \$10,000 - \$20,000* |
| C1 | \$6,000 |
| C2 | \$5,000 |
| C3 | \$4,000 |
| C4 | \$3,000 |
| C5 | \$2,500 |

Medical Services and Home Improvement = \$20,000 Loan Max

All Other Industries = \$10,000 Loan Max

All SAC (Same As Cash) programs have minimum monthly payments required for the borrower.

Product Return Fee: In the event of a product return after the first thirty (30) days from the customer acceptance of the loan, the lender is entitled to retain a two percent (2%) fee up to sixty (60) days, a three percent (3%) fee up to ninety (90) days. No returns accepted after ninety (90) days.

*Maximum Loan Amount is dependent on industry

Prime - Borrower APR and Loan Term

| | 24 | 36 | 48 | 60* | 72** |
|-----|--------|--------|--------|--------|--------|
| A++ | 8.99% | 9.99% | 9.99% | 10.99% | 10.99% |
| A+ | 11.99% | 12.99% | 13.99% | 14.99% | 14.99% |
| A | 12.99% | 13.99% | 14.99% | 15.99% | 15.99% |
| B+ | 14.99% | 15.99% | 16.99% | 17.99% | 17.99% |
| B | 14.99% | 15.99% | 17.99% | 19.99% | 19.99% |

Challenged - Borrower APR and Loan Term

| | 24 | 36 | 48 | 60* | 72** |
|----|--------|--------|--------|-----|------|
| C1 | 18.99% | 18.99% | 18.99% | N/A | N/A |
| C2 | 25.99% | 25.99% | 25.99% | N/A | N/A |
| C3 | 26.99% | 26.99% | N/A | N/A | N/A |
| C4 | 28.99% | 28.99% | N/A | N/A | N/A |
| C5 | 29.99% | 29.99% | N/A | N/A | N/A |

*60 month term requires a minimum \$5,000 loan amount; **72 month term requires a minimum \$7,500 loan amount