

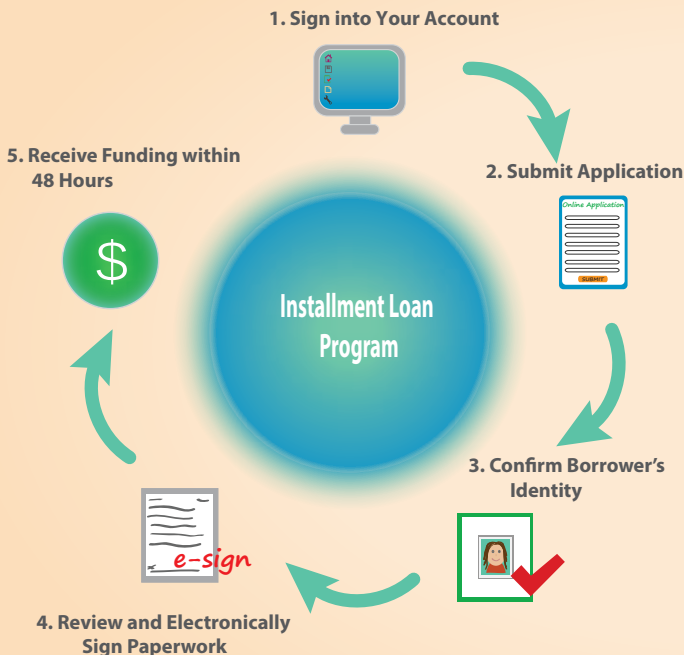
How It Works

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 First Look Approval 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

The term, loan amount, and APR of each loan will be determined by the risk tier established by the lender as shown above and is subject to change at the lender's sole discretion. Program pricing is subject to change at the lender's sole discretion. The lender may, at its sole discretion, require that the borrower establish automatic payments made via ACH from the borrower's bank account.