

## Business Advance



### Unique Benefits

- Unsecured
- Same Day Funding Available
- All Industries
- 6 - 24 Month Terms Available
- Up to \$5 Million Funded Amount

### Qualifications

- 1 Year Time in Business (\*6 Months TIB if Depositing Over \$50,000 Per Month)
- \$20,000 Deposited Monthly in Business Bank Account
- No Minimum FICO

## Business Line of Credit



### Unique Benefits

- Unsecured
- Same Day Funding Available
- Only Pay for What You Use
- Up to \$250,000 Line of Credit
- True Revolver; Each Payment Frees Up Additional Available Funds

### Qualifications

- 1 Year Time in Business
- \$25,000 Deposited Monthly in Business Bank Account or \$300,000 Annual Sales
- 600 Minimum FICO

## Business Term Loan



### Unique Benefits

- No Prepayment Penalty
- Monthly Payments Available
- Reports to Business Credit Bureaus
- 1 - 2 Year Terms
- Refinance Up to 2 MCAs

### Qualifications

- 2 Years' Time in Business
- \$25,000 Deposited Monthly in Business Bank Account or \$300,000 Annual Sales
- 660+ FICO
- No BKs/Liens/Foreclosures in Last 3 Years

## SBA Loan



### Unique Benefits

- Working Capital: 10 Year Term
- Real Estate: 25 Year Term
- Rate: Prime + 1% - 2.75%
- Approvals within 24 Hours, Funding Process 4 - 8 Weeks
- Monthly Payments & No Prepayment Penalty
- Reports to Business Credit Bureaus

### Qualifications

- 2 Years Time in Business
- 660+ FICO
- No BKs/Liens/Foreclosures in Last 3 Years

## A/R Line of Credit



### Unique Benefits

- Revolving Line of Credit
- Facility Size: \$250,000 - No Cap
- Line of Credit Amount Fluctuates as A/R Fluctuates (up and down)
- Rates Starting at Prime + 2%
- Up 95% Financing of Current A/R
- 4 - 7 Days Application to Funding

### Qualifications

- Minimum \$100,000 in Open Receivables on 30 - 60 Day Terms
- \$1 Million in Annual Sales
- 1 Year Time in Business
- No Minimum FICO

## Inventory Line of Credit



### Unique Benefits

- Revolving Line of Credit
- Facility Size \$250,000: - No Cap
- Line of Credit Amount Fluctuates as Inventory Fluctuates (up and down)
- Rates Starting at Prime + 2%
- Up to 85% Financing of Inventory Liquidation Value
- 7 - 14 Days Application to Funding

### Qualifications

- \$1 Million in Current Inventory
- \$1 Million in Annual Sales
- 1 Year Time in Business
- No Minimum FICO

## Equipment Financing



### Unique Benefits

- Private & Vendor Sales
- App & Invoice up to \$150K
- No Industry Restrictions
- Purchase and Leasing Options
- Financing from \$25,000 – \$1 Million
- 1 - 5 Year Terms
- Rates Start at 8%

### Qualifications

- Business Bank Account
- 550 Minimum FICO
- 6 Months Time in Business
- Invoice Required

## Collateralized Programs



### Unique Benefits

- Loan Size: \$100,000 - \$10 Million
- Monthly Payments Available
- 70% Max LTV
- 1st, 2nd, & 3rd Liens

### Qualifications

- Real Estate or Heavy Equipment Collateral Required
- No Minimum FICO
- Premier Program Requires \$1 Million in Annual Sales