



Turns Financing 2020 Programs

Popular Prime Programs

Applicants with Good Credit	Dealer Fee*	Max Loan	Min Payment	Term	APR
Fixed Rate Low Payment/Low Fee Easy Option	0.00%	\$ 50,000	1.42%	10-YR	10.99%
12-Month No Interest w/min payment	4.50%	\$ 50,000	1.50%	12-MO	N/A

*Applicant given an instant credit card number onscreen. Contractor accepting payment is charged the dealer fee above and their standard credit card processing fee.

[Full Prime Program List & Details](#)

Popular Subprime Programs

2nd Look Options (FICO<650)***	Dealer Fee	Max Loan	Min Payment	Months	APR
Fixed Rate	6% or 9.9%	\$ 20,000	2.25 to 4.25%	36 to 60	9.99 to 29.99%
6-Month No Interest w/min payment	9.9%	\$ 20,000	4.25%	6	N/A

*** Terms & Fees are based on applicant's credit. You won't know offer until after the SOFT credit pull.

[Full Subprime Program List & Details](#)

Commercial & Small Business Financing Programs

Line of Credit	Term Loan
Quick access to revolving line	Get a lump sum of cash upfront
✓ Credit lines up to \$250,000	✓ Loans up to \$250,000
✓ Only pay for what you use	✓ Pay a simple fixed rate
✓ No prepayment penalties	✓ No origination fees

Required Applicant Credit Score: **600+**

Required Minimum Monthly Revenue: **\$10k**

Required Minimum Time In Business: **6-Months**

Credit Line available to all enrolled Turns contractors.

[Click for More Information or to Apply Now](#)

Notes

1. [CLICK HERE TO ENROLL](#)

(Minimum 2-years in business. Call 866-748-4590 for exceptions)

2. Integrate Prime & Subprime programs using a single credit application (80% National Approval Rate)

3. Finance from any device 24/7 using **Turns Mobile App** or **Custom Finance Link** (provided at enrollment)

4. No Prepayment Penalties on any consumer financing programs

Coming April 2020: [Max \\$10k | No Credit Check Rent-To-Own](#) | (HVAC, Water Heaters and Home Generators)