



For Approved Merchant User Only - Effective Date: October 2, 2019

Step 1: Apply for Credit - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app, online, or phone.

Step 2: Get Approved - 85% of credit decisions are made instantly. Most other credit decisions are made within fifteen minutes.

Step 3: Get Funded! - Customer is immediately presented with an account # and loan agreement. Customer pays Merchant using the account #. Merchant processes the payment just like a credit card. No certificate of completion or paperwork required for funding.

Standard

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term (Total Payments)	Merchant Fee ⁵
9999	9996	Standard Installment Loan	17.99%-26.99%	2.17%	84	1.00%

No Interest if Paid in Full and No Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term (Total Payments)	Merchant Fee ⁵
3068	2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	4.00%
N/A	3108	10 Month No Interest No Pay	17.99%-26.99%	2.28%	84	6.25%
3128	2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	6.50%
N/A	3158	15 Month No Interest No Pay	17.99%-26.99%	2.37%	84	9.75%
3188	2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	10.00%

No Interest if Paid in Full w/ Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term (Total Payments)	Merchant Fee ⁵
4068	2602	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.18%	84	2.75%
4063	2601	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.16%	36	3.25%
N/A	4108	10 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 1.28%	84	5.00%
4128	2613	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.28%	84	5.25%
4123	2611	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.99%	36	4.50%
N/A	4158	15 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 1.28%	84	7.00%
4188	2631	18 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.40%	84	7.25%
4248	2641	24 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.54%	84	11.50%

Equal Payments / 0% Interest Rate – 6 month Purchase Window

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor ⁶	Term (Total Payments)	Merchant Fee ⁵
N/A	6124	24 Months	0.00%	4.17% & 5.56%	24	10.50%
N/A	6136	36 Months	0.00%	2.78% & 3.33%	36	14.00%
N/A	6148	48 Months	0.00%	2.08% & 2.38%	48	16.00%
N/A	6160	60 Months	0.00%	1.67% & 1.85%	60	17.75%

Reduced Rate Interest Rate

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁵
1162	2712	Reduced Rate 2.99%	2.99%	1.95%	60	13.75%
1164	2714	Reduced Rate 4.99%	4.99%	2.04%	60	10.00%
1166	2716	Reduced Rate 6.99%	6.99%	2.13%	60	8.25%
1185	2725	Reduced Rate 3.99%	3.99%	1.44%	84	13.00%
1184	2724	Reduced Rate 5.99%	5.99%	1.53%	84	9.75%
1186	2726	Reduced Rate 7.99%	7.99%	1.63%	84	7.25%
1187	2727	Reduced Rate 9.99%	9.99%	1.73%	84	5.50%
1188	2728	Reduced Rate 11.99%	11.99%	1.84%	84	2.50%
1969	2786	Reduced Rate 9.99%	9.99%	1.57%	96	2.25%
1039	2788	Reduced Rate 9.99%	9.99%	1.50%	103	5.25%
1205	2735	Reduced Rate 5.99%	5.99%	1.15%	120	11.75%
1206	2736	Reduced Rate 6.99%	6.99%	1.20%	120	10.50%
1207	2737	Reduced Rate 7.99%	7.99%	1.25%	120	9.25%
1209	2739	Reduced Rate 9.99%	9.99%	1.35%	120	6.50%
N/A	2830	Reduced Rate 10.99%	10.99%	1.42%	120	0.00%
1389	2759	Reduced Rate 9.99%	9.99%	1.25%	138	7.00%
1442	2742	Reduced Rate 2.99%	2.99%	0.85%	144	19.00%
1443	2743	Reduced Rate 3.99%	3.99%	0.90%	144	18.25%
1445	2745	Reduced Rate 5.99%	5.99%	1.00%	144	13.25%
1447	2747	Reduced Rate 7.99%	7.99%	1.11%	144	11.75%
1448	2748	Reduced Rate 8.99%	8.99%	1.16%	144	10.00%
1449	2749	Reduced Rate 9.99%	9.99%	1.22%	144	8.00%

18 Month Interest Only and Reduced Rate for the Life of the Loan⁷

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁵
N/A	2183	3.99% with 18m IO	3.99%	0.33% & 0.97%	144	19.75%
N/A	2184	4.99% with 18m IO	4.99%	0.42% & 1.02%	144	15.75%
N/A	2185	5.99% with 18m IO	5.99%	0.50% & 1.07%	144	12.25%
N/A	2186	6.99% with 18m IO	6.99%	0.58% & 1.12%	144	11.50%
N/A	2189	9.99% with 18m IO	9.99%	0.83% & 1.28%	144	9.75%

¹Customers have 120 days from application to complete purchases except where noted.

²Customers have 180 days from application to complete purchases except where noted.

³Changing plans from a 4 month purchase window to a 6 month purchase window plan will require a reapplication and reapproval.

⁴For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

⁵Applies to payments after promo and assumes lowest possible interest rate for plan.

⁶If two payment factors are displayed, the first is for payments required during the promo.

⁷Payment card network processing fees may apply.

⁸Actual payments based on usage. If full credit taken on approval date, payments will be first amount.

⁹If transaction is later, the amortizing monthly payments could be as high as the second amount.

¹⁰Split tickets are prohibited.

Merchants may be assessed the following fees:

ACH Return Fee/Late Fee in the amount of the greater of \$30 or 5% of the payment amount on all returned merchant fee ACHs and a \$35 fee if funded loan volume is less than \$3,500 per month.

Split tickets permitted except where noted.

Hours of Operation:

Mon - Sat: 6:00 AM - 1:00 AM (ET)

Sunday: 8:00 AM - 1:00 AM (ET)

Merchant # 1132