



## Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: June 30, 2021

**Step 1: Apply for Credit** - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app 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<sup>1</sup>** - 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.

### No Interest if Paid in Full and No Payments<sup>2</sup>

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Estimated Payment Factor <sup>3</sup>	Term (Total Payments)	Merchant Fee <sup>4</sup>
2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	7.75%

### Reduced Rate Interest Rate

Plan # (6 mth PW) <sup>1</sup>	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee <sup>4</sup>
2728	Reduced Rate 11.99%	11.99%	1.76%	84	0.00%
2736	Reduced Rate 6.99%	6.99%	1.16%	120	11.25%
2739	Reduced Rate 9.99%	9.99%	1.32%	120	6.85%

<sup>1</sup>Customers have 180 days from application to complete purchases except where noted.

<sup>2</sup>For 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.

<sup>3</sup>Applies to payments after promo and assumes lowest possible interest rate for plan.

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

<sup>4</sup>Payment card network processing fees may apply.

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 - Sun: 8:00 AM - 10:00 PM (ET)

866-936-0602

Merchant # \_\_\_\_\_