

Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Promotional Dates: July 6, 2021 - March 31, 2022

- 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 Funded¹ - 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.

Mixed Rate: 0% with No Payments Promotion

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
1065	Mixed Rate: 6 Month 0% and No Pay	0% / 5.99%	1.11%	120	13.00%
1069	Mixed Rate: 6 Month 0% and No Pay	0% / 9.99%	1.32%	120	5.50%
1125	Mixed Rate: 12 Month 0% and No Pay	0% / 5.99%	1.11%	120	17.50%
1129	Mixed Rate: 12 Month 0% and No Pay	0% / 9.99%	1.32%	120	8.00%

No Interest if Paid in Full and No Payments²

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	4.55%
2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	5.00%
2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	9.75%

No Interest if Paid in Full w/ Payments²

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
2602	6 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	3.00%
2601	6 Month No Interest w/Pmts	17.99%-26.99%	N/A & 3.61%	36	3.25%
2622	9 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	4.50%
4108	10 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	5.50%
2613	12 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	5.75%
2611	12 Month No Interest w/Pmts	17.99%-26.99%	N/A & 3.61%	36	5.10%
4158	15 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	8.10%
2631	18 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	8.35%
2641	24 Month No Interest w/Pmts	17.99%-26.99%	N/A & 2.10%	84	11.75%

0% Interest Rate

Plan # (6 mth PW) ¹	Description	Interest Rate	Payment Factor ⁵	Term (Total Payments)	Merchant Fee ⁴
6124	24 Months	0.00%	4.17% & 5.56%	24	11.00%
6136	36 Months	0.00%	2.78% & 3.33%	36	14.25%
6148	48 Months	0.00%	2.08% & 2.38%	48	15.75%
6160	60 Months	0.00%	1.67% & 1.85%	60	15.50%

Reduced Rate Interest Rate

Plan # (6 mth PW) ¹	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁴
2712	Reduced Rate 2.99%	2.99%	1.80%	60	13.50%
2714	Reduced Rate 4.99%	4.99%	1.89%	60	10.25%
2716	Reduced Rate 6.99%	6.99%	1.98%	60	5.25%
2725	Reduced Rate 3.99%	3.99%	1.37%	84	12.75%
2724	Reduced Rate 5.99%	5.99%	1.46%	84	9.75%
2721	Reduced Rate 6.99%	6.99%	1.51%	84	8.50%
2726	Reduced Rate 7.99%	7.99%	1.56%	84	8.00%
2727	Reduced Rate 9.99%	9.99%	1.66%	84	5.50%
2728	Reduced Rate 11.99%	11.99%	1.76%	84	0.00%
2786	Reduced Rate 9.99%	9.99%	1.52%	96	2.25%
2732	Reduced Rate 2.99%	2.99%	0.97%	120	21.00%
2734	Reduced Rate 4.99%	4.99%	1.06%	120	12.75%
2735	Reduced Rate 5.99%	5.99%	1.11%	120	12.00%
2736	Reduced Rate 6.99%	6.99%	1.16%	120	5.00%
2737	Reduced Rate 7.99%	7.99%	1.21%	120	9.00%
2740	Reduced Rate 9.99%	9.99%	1.32%	120	0.00%
2830	Reduced Rate 10.99%	10.99%	1.38%	120	2.00%
2759	Reduced Rate 9.99%	9.99%	1.22%	138	6.50%
2745	Reduced Rate 5.99%	5.99%	0.98%	144	13.85%
2746	Reduced Rate 6.99%	6.99%	1.03%	144	8.00%
2747	Reduced Rate 7.99%	7.99%	1.08%	144	9.60%
2749	Reduced Rate 9.99%	9.99%	1.19%	144	7.85%

¹Customers have 180 days from application to complete purchases except where noted.
²For 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.
³Applies to payments after promo and assumes lowest possible interest rate for plan.
⁴If two payment factors are displayed, the first is for payments required during the promo.
⁵Payment card network processing fees may apply.
⁶Actual payments based on usage. If full credit taken on approval date, payments will be first amount. If transaction is later, the amortizing monthly payments could be as high as the second amount.

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 # _____