

FINANCE LEASE OR RETAIL INSTALLMENT LOAN \$1,000 Minimum	INTEREST RATE	MONTHLY PAYMENT CALCULATOR	ONE TIME CONTRACTOR COST	PRODUCT CODE
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NO CONTRACTOR COST PROGRAMS

24 MONTHS	14.99%	0.04847	NONE	LR0024
36 MONTHS	15.99%	0.03514	NONE	LR0036
48 MONTHS	17.99%	0.02936	NONE	LR0048
60 MONTHS	15.99%	0.02433	NONE	LR0060
84 MONTHS	15.99%	0.01988	NONE	LR0084

LOW INTEREST PROGRAMS

36 MONTHS	6.99%	0.03086	11.00%	BD636
36 MONTHS	8.99%	0.03155	9.00%	BD836
36 MONTHS	9.99%	0.03226	6.50%	BD936
48 MONTHS	11.99%	0.02633	6.00%	BD1148

LONG TERM INTEREST PROGRAM Minimum Equipment Purchase of \$5,000 Required

120 MONTHS	16.99%	0.01737	5.00%	L1610
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DEFERRED INTEREST PROGRAMS No Minimum Monthly Payment Required During Promotional Period

90 DAY DEFERRED INTEREST (36 month term after promo period)	15.99%	0.03607	2.90%	L9036
90 DAY DEFERRED INTEREST (48 month term after promo period)	17.99%	0.03023	2.90%	L9048
6 MONTH DEFERRED INTEREST (60 month term after promo period)	15.99%	0.02313	4.90%	L0660
12 MONTH DEFERRED INTEREST (60 month term after promo period)	15.99%	0.02276	12.00%	L1260

PRODUCTS AND PROGRAMS

FTL ESC CARD Revolving Credit Account \$300 Minimum	INTEREST RATE	MONTHLY PAYMENT CALCULATOR	ONE TIME CONTRACTOR COST	PRODUCT CODE
REGULAR (First payment due in 30 days)	15.99% 17.99%	0.01782 0.01952	3.25% NONE	ER159 ER179
6 MONTHS DEFERRED INTEREST OPTION (Minimum payments required)	17.99%	0.01952	3.50%	E06179
12 MONTHS DEFERRED INTEREST OPTION (Minimum payments required)	17.99%	0.01952	8.90%	E12179

ApproveMore Program

ApproveMore is a program that provides the contractor with options for customers with challenging credit profiles. We will approve the customer with a higher interest rate and/or an additional fee to the contractor. The additional fee is to be paid by the contractor and will be deducted at the time of funding. The contractor is not obligated to accept the approval and may tell the customer they were declined.

Total Review

FTL Finance evaluates the customer's entire credit profile. Approvals are not based solely on credit score.

HELP CUSTOMERS GET FINANCED TODAY

 FTLFINANCE.COM

Or contact support via email sales@ftlfinance.com or phone 1.800.981.9032.

FTL Finance offers a deeper look into your customer's credit profile and reveals which program works best — so you can say yes more often.

CONDITIONS AND STIPULATIONS FOR THE DEFERRED/NO INTEREST OPTIONS

Finance Lease Option

90 Days Same As Cash (SAC): First payment is not due until 90 days from the date of the contract. If the customer pays the entire amount by the end of the 90-day SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 90-day period for the finance charges to be waived. If payment is NOT received in full by the end of the 90-day period, the finance charges for the 90-day period will accrue from the original date of the contract and on the original financed amount.

6 Month Same As Cash (SAC): First payment is not due until 6 months from the date of the contract. If the customer pays the entire amount by the end of the 6-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 6-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 6-month period, the finance charges for the 6-month period will accrue from the original date of the contract and on the original financed amount.

12 Month Same As Cash (SAC): First payment is not due until 12 months from the date of the contract. If the customer pays the entire amount by the end of the 12-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 12-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 12-month period, the finance charges for the 12-month period will accrue from the original date of the contract and on the original financed amount.

Original purchase must be equipment with a model and serial number. Services financed without a model and serial number must be less than \$12,500. Subsequent purchases require approval and may require that the customer's credit be checked.

Rates are subject to change without advance notice. Subject to credit approval.

*No credit card processing fees or application fees. *Monthly payment calculator is an estimate.