

# Credit Products and Merchant Cost

## OPTIMUS FEATURED PROGRAMS

### NO DEALER FEE PROGRAMS

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
2833	13.99% APR for 120 Months	13.99%	1.49%	120	0.00%
9991	Risk-Based Pricing for 120 Months	9.99% - 22.99%	1.43% - 2.13%	120	0.00%

### LOW DEALER FEE PROGRAMS

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
2832	12.99% APR for 120 Months	12.99%	1.49%	120	1.75%
9992	Risk-Based Pricing for 120 Months	7.99% - 19.99%	1.21% - 1.93%	120	4.75%
9998	Risk-Based Pricing for 180 Months	7.99% - 19.99%	0.96% - 1.75%	180	7.50%

Schedule A

### MOST POPULAR PLANS

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
2521	12 Month No Interest No Pay	17.99% - 26.99%	2.32%	84	9.90%
2740	Reduced Rate 9.99%	9.99%	1.32%	120	8.85%
2720	10.99% Reduced Rate APR for 84 Months	10.99%	1.71%	84	6.10%
1063	6 Mths, 0% Interest + No Payments then 120 Mths, 13.99% Interest	13.99%	1.55%	120	11.10%

### MIXED RATE: 0% WITH NO PAYMENTS PROMOTION

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
1129	Mixed Rate: 12 Month 0% and No Pay	9.99%	1.32%	120	15.85%
1069	Mixed Rate: 6 Month 0% and No Pay	9.99%	1.32%	120	13.35%

### NO INTEREST IF PAID IN FULL WITH OR WITHOUT PAYMENTS<sup>2</sup>

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
2602	6 Month No Interest With Payments	17.99% - 26.99%	2.10%	84	5.60%
4158	15 Month No Interest With Payments	17.99% - 26.99%	2.10%	84	7.00%
2631	18 Month No Interest With Payments	17.99% - 26.99%	2.10%	84	11.45%
2641	24 Month No Interest With Payments	17.99% - 26.99%	2.10%	84	16.10%
2511	6 Month No Interest No Pay	17.99% - 26.99%	2.21%	84	6.15%

### 0% INTEREST RATE

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
6136	36 Months	0.00%	2.78% & 3.33%	36	18.85%
6148	48 Months	0.00%	2.08% & 2.38%	48	21.85%
6160	60 Months	0.00%	1.67% & 1.85%	60	24.85%

### REDUCED RATE INTEREST RATE

Plan # (6 mth PW)	Description	Interest Rate	Est. Payment Factor	Term (Total Payments)	Merchant Fee*
2716	Reduced Rate 6.99%	6.99%	1.98%	60	11.35%
2736	Reduced Rate 6.99%	6.99%	1.16%	120	17.10%
2746	Reduced Rate 6.99%	6.99%	1.03%	144	21.10%
2748	Reduced Rate 8.99%	8.99%	1.14%	144	16.10%
1579	Reduced Rate 7.99%	7.99%	0.96%	180	19.85%
1599	Reduced Rate 9.99%	9.99%	1.07%	180	16.60%

## FOR ADDITIONAL PLAN OFFERINGS

PLEASE CALL 833-678-1687 OR EMAIL OPTIMUS@EGIA.ORG

**For Approved Merchant Use Only**  
**Effective Date:**  
**July 23, 2024\***

\* Rates subject to change based on economic conditions. Always look to OPTIMUSfinancing.com for the current rate programs.

**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.

866-936-0602

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

<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. <sup>4</sup>Payment card network processing fees may apply. <sup>5</sup>Actual 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.

FINANCE LEASE OR RETAIL INSTALLMENT LOAN	INTEREST RATE	MONTHLY PAYMENT CALCULATOR	ONE TIME CONTRACTOR COST	PRODUCT CODE
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## NO CONTRACTOR COST PROGRAMS

60 MONTHS	16.99%	0.024841	NONE	LR0060
84 MONTHS	16.99%	0.020426	NONE	LR0084
120 MONTHS	15.99%	0.016743	NONE	L1610

## LOW INTEREST PROGRAMS

36 MONTHS	7.99%	0.031327	11.00%	B3636
36 MONTHS	10.99%	0.032728	6.50%	BD936
48 MONTHS	12.99%	0.026816	6.00%	BD1148

## RISK BASED PROGRAM

Approvals for customers with challenging credit profiles for a higher interest rate.

60 – 120 MONTHS	18.99% – 29.99%	0.018664 - 0.022748*	NONE	MULTIPLE
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\* Monthly payment calculation range figures based on a 120-month term at 18.99% and 24.99%.

### Financing to help contractors grow their business, not their to-do list.

- No cost programs to the contractor
- Approvals based on a homeowner's entire financial situation, not just their credit score
- Dedicated service to both contractors and homeowners
- Financing for all HVAC brands and repair work

**HELP CUSTOMERS GET FINANCED TODAY AT [FTLFINANCE.COM](http://FTLFINANCE.COM)**

Or contact support via email [sales@ftlfinance.com](mailto:sales@ftlfinance.com)

or phone **1.800.981.9032**

## MICROF PRODUCT RATE SHEET

**Microf's products fill the gaps left by traditional finance offerings.**

With expanded offerings that provide solutions to all homeowners that need an affordable monthly payment on their HVAC or select Home Improvement project, Microf helps contractors close more sales.

PAYMENT RANGE PER MONTH*	TERM (MONTHS)	CONTRACTOR COST	MAX NIA
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### TIER 2: SECOND LOOK RISK BASED LEASE PRICING

\$149 – \$268	36 – 84	0.00%	\$15k
\$152 – \$271	36 – 84	0.00%	\$15k
\$161 – \$280	36 – 84	0.00%	\$15k
\$168 – \$288	36 – 84	0.00%	\$15k
\$198 – \$302	36 – 72	0.00%	\$15k

### TIER 3: THIRD LOOK RISK BASED LEASE PRICING

\$208 – \$312	36 – 72	0.00%	\$10k
\$229 – \$334	36 – 72	0.00%	\$10k
\$261 – \$365	36 – 72	0.00%	\$10k
\$291 – \$374	36 – 60	0.00%	\$8k
\$300 – \$384	36 – 60	0.00%	\$7k

#### TIER 2

(649–550 FICO range estimation)

Second look Lease products have No Contractor fees. Early payoff discounts available. HVAC and select home improvement products.

#### TIER 3

(549 and below FICO range estimation)

Third look Lease products have No Contractor fees. Early payoff discounts available. HVAC and select home improvement products.

**CALL US TODAY! • 855.MICROF1 • 855.662.7631**



# THE BEST COMMERCIAL LENDING PRODUCT IN THE INDUSTRY

## Commercial HVAC/R Financing

MONTHLY TERM	PROJECT AMOUNT	RATE	PAYMENT %	RATE FACTOR	ADVANCE PAYMENT	CONTRACTOR FEE
60 Months	\$5,000 – \$24,999	10.99%	2.17%	0.0217	First & Last 2 Months	0.00%
60 Months	\$25,000 – \$99,000	9.99%	2.12%	0.0212	First & Last 2 Months	0.00%
60 Months	\$100,000+	8.99%	2.08%	0.0208	First & Last 2 Months	0.00%

### GROW YOUR COMMERCIAL BUSINESS

- No cost to contractors
- 100% payment in advance, for approved contractors
- Larger sales
- Competitive advantage
- Higher conversions
- Quick & easy

### HELP YOUR CUSTOMERS

- Churches, restaurants, medical, education, non-profits, retail stores, & more!
- Total project financing
- Non building ownership required
- 2-hour credit decisions
- Tax benefits
- Low fixed rates

### Ask about our 100% upfront payment program for distributors!

- Additional terms available from 12-48 Months
- 72 months, available for projects over \$75,000
- End-User owns the equipment at the end of the term
- Rates subject to credit approval