



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.

Plan	Status	Purchase Window	Category	Description	Interest Rate	Payment Factor	Term
2740	Active	6 Months	Fixed Interest Rate	Reduced Rate 9.99% for 120 Months	9.99%	1.32% / 1.32%	120
2613	Active	6 Months	No Interest, With Payments	No interest if paid in full within 12 months with payments during promo	15.99%-24.99%	1.99% / 1.99%	84

Additional Details

- 1) Maximum credit approval amount \$55,000 (WAC)
- 2) Minimum credit approval amount is \$1,500 but actual loan would be whatever dollar amount the customer uses up to the approved amount.
- 3) Non-secured loan, based on credit
- 4) NO application fees
- 5) NO closing costs
- 6) NO pre-payment penalties

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.
 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.
 Payment card network processing fees may apply.
 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.

Hours of Operation:
 Mon - Sat: 6:00 AM - 1:00 AM (ET) Sunday: 8:00 AM - 1:00 AM (ET)