

PRODUCTS OVERVIEW

INVOICE-BACKED CREDIT LINE



Approval in 1 business day



Limits up to \$50,000



0.5% fee per week on face value



Advance invoices at 100% face value



Repay weekly over 12 weeks



No customer involvement



Early repayment waives remaining fees

TOP COMPETITIVE FEATURES

- Invoices sync with accounting
- Pay when you fund; no annual fee
- Self-serve portal; fund anytime
- Built for mobile; fund from anywhere
- Repay early and waive fees
- CSV Statements available

ADVANCED FEATURES

- Revolver: credit available as you repay*
- 16- or 24-week repayment periods*

EXAMPLE CREDIT SCENARIO

- · Jeremy fills a \$25,000 order and sends an invoice
- · The eligible invoice appears in FundThrough
- Jeremy advances the invoice and receives \$25,000 in funds the next day in his bank account
- 12 automatic weekly repayments begin: Jeremy repays \$2,208 (\$25k/12 + \$125 fees) each week
- · After 7 of 12 weeks Jeremy opts to repay early
- · Jeremy saves \$625 in waived fees
- Jeremy's cost of funding is \$875 or 3.5%

* Advanced features are subject to credit assessment

PRO e-FACTORING



Approval in 3 business days



Unlimited facility starting at \$50,000



Preferred rates: 1% - 2% per month



Advance 80-95% of face value up front



Advance is repaid when customer pays

EXAMPLE e-FACTORING SCENARIO

- Faye ships and invoices a \$95,000 order, net 90 terms. The invoice appears in FundThrough.
- Faye factors the invoice and receives an \$85,000* advance in her business bank account within 1 day
- After net-90 day period Faye's customer pays the \$95,000 invoice directly to FundThrough
- · FundThrough calculates the 0.025%* daily fee for 90 days on the \$85,000 advance
- FundThrough sends difference of \$8,088: the \$10,000 retained from the advance less daily fees

^{*} Daily fee and advance rate are subject to credit approval and vary by client