

BANKROLL

THE ULTIMATE REVOLVING LINE OF CREDIT

INTRODUCING BANKROLL:

ARF Financial's Ultimate Revolving Line of Credit

Your business is always evolving. Wouldn't it be a game-changer to have quick access to capital with the flexibility to evolve with it? Now you do! Our Bankroll Revolving Line of Credit provides a maximum approval up to \$1 million, a fixed loan term up to 36 months, and a fixed weekly payment – plus the unique flexibility to draw funds or make partial principal paydowns on an unlimited basis during the revolving period! With Bankroll you only pay for what you use and you're in complete control based on your unique business needs that may change over time!

BANKROLL'S Industry-Leading Features:

- Max approvals up to \$1M with a minimum initial draw of 10% of approval or \$5,000*
- Max amortizing term up to 36 months with low, fixed weekly payments
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal paydowns of \$5,000 or more during the revolving period
- A revolving period up to 1 year (52 weeks)
- Every payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Closing points are only charged on cash out
- Pay off or pay down with no penalties, maintenance or prepayment fees



*Minimum initial draw 10% of line approval or \$5K, whichever is greater. Unlimited draws and partial principal paydowns are only available during the revolving period. This is not a guaranteed extension of credit. All draw requests will receive a desktop underwriting to ensure the Merchant's creditworthiness has not materially changed since the original Loan was initiated. The merchant will be required to submit updated bank transactional data via PLAID or via paper statements prior to a draw request being funded. ARF will strive to fund all qualified draw requests within 2 business days of receipt. ARF Financial is licensed by the California Department of Financial Protection and Innovation as a California Finance Lender, License No. 6037958. Loan approval, loan amount and interest rate are based upon applicant's creditworthiness and ARF's standard underwriting guidelines.

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