

# FTL FINANCE PRODUCTS AND PROGRAMS



FTL ESC CARD (REVOLVING CREDIT ACCOUNT) \$300 MINIMUM	PRODUCT CODE	INTEREST RATE	MONTHLY PAYMENT CALCULATOR (MPC)	ONE TIME CONTRACTOR COST
<b>REGULAR</b> (FIRST PAYMENT DUE IN 30 DAYS)	ER149	14.99%	1.75%	3.25%
	ER169	16.99%	2.00%	NONE
<b>6 MONTH DEFERRED INTEREST OPTION</b> (MINIMUM PAYMENTS REQUIRED)	E06169	16.99%	2.00%	3.50%
<b>12 MONTH DEFERRED INTEREST OPTION</b> (MINIMUM PAYMENTS REQUIRED)	E12169	16.99%	2.00%	8.9%

No credit card processing fees or application fees.

## APPROVE MORE PROGRAM

ApproveMore is a program that provides the contractor with options for consumers 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.

### 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.

ST 2018

Use product codes when completing customer/funding documents.

sales@ftlfinance.com or info@ftlfinance.com  
www.ftlfinance.com

1.800.981.9032  
Press Option 3 for Contractor Support

# FTL FINANCE STANDARD PRODUCTS AND PROGRAMS



FINANCE LEASE OR  
RETAIL INSTALLMENT LOAN  
\$1,000 MINIMUM

PRODUCT CODE

INTEREST RATE

MONTHLY PAYMENT  
CALCULATOR (MPC)

ONE TIME  
CONTRACTOR COST

## NO CONTRACTOR COST PROGRAMS

Term	Product Code	Interest Rate	Monthly Payment Calculator (MPC)	One Time Contractor Cost
24 MONTHS	LR0024	13.99%	0.04797	NONE
36 MONTHS	LR0036	14.99%	0.03463	NONE
48 MONTHS	LR0048	16.99%	0.02883	NONE
60 MONTHS	LR0060	18.99%	0.02593	NONE
84 MONTHS	LR0084	19.99%	0.02220	NONE

## LOW INTEREST PROGRAMS

36 MONTHS	BD536	5.99%	0.03036	11.00%
36 MONTHS	BD736	7.99%	0.03133	9.00%
36 MONTHS	BD936	9.95%	0.03224	6.00%
48 MONTHS	BD1148	11.99%	0.02633	6.00%

## DEFERRED INTEREST PROGRAMS

### 90 DAY DEFERRED INTEREST

36 MONTHS	L9036	14.99%	0.035489	2.90%
48 MONTHS	L9048	16.99%	0.02963	2.90%

### 6 MONTH DEFERRED INTEREST

60 MONTHS	L0660	18.99%	0.02795	4.90%
-----------	-------	--------	---------	-------

### 12 MONTH DEFERRED INTEREST

60 MONTHS	L1260	18.99%	0.03039	12.00%
-----------	-------	--------	---------	--------

Log in to [FTLFINANCE.com](http://FTLFINANCE.com) to see additional products and programs.

Use product codes when completing customer/funding documents.

[sales@ftlfinance.com](mailto:sales@ftlfinance.com) or [info@ftlfinance.com](mailto:info@ftlfinance.com)  
[www.ftlfinance.com](http://www.ftlfinance.com)

**1.800.981.9032**  
Press Option 3 for Contractor Support