COMPARE US

KNOW YOUR OPTIONS – LOAN VS. CASH ADVANCE

ARF Financial's Unsecured Bank Loans Are Better For Your Business.

ARF Financial LLC

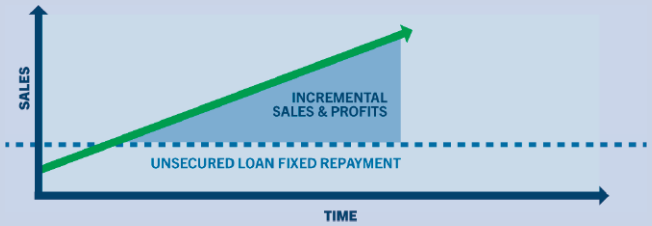
The Smart Choice in Business Financing

You're a successful business owner, so you have options when it comes to raising capital to grow your business. And we contend that an unsecured bank loan is a vastly superior funding solution compared to a merchant cash advance or a rewards program that pays you up front.

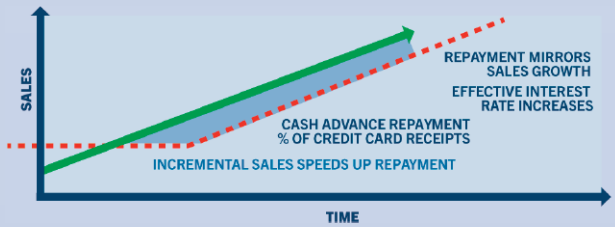
And if you're considering taking on an equity partner, we invite you to consider that the cost of giving up a percentage of your business and sharing profits forever makes this the most expensive option out there

There is a fundamental reason why ARF Financial's Unsecured Bank Loans are better for your business than Merchant Cash Advances. An Unsecured Business Loan with fixed payments allows you to keep the additional profit generated from your hard work. With a Merchant Cash Advance, the more successful you are, the faster the Cash Advance Provider gets paid. This escalates the interest rate you are paying, sometimes to astronomical heights.

Why an Unsecured Business Loan Works



Why a Cash Advance Doesn't Work



A Close Comparison Proves ARF Financial's Unsecured Business Loans Are Better.

BENEFITS:

Transparency: In an ARF Financial Unsecured Business Loan the terms are transparent, usually spelled out on the first page of the Loan Agreement in great detail. In a Merchant Cash Advance the agreement fails to identify the actual rate of interest being paid, the term of the payback and the amount of the daily, weekly or monthly payment. The effective interest rate ends up being much higher than what it originally appeared to be.

Line of Credit: Business owners only want to borrow money when they need it. ARF Financial offers Lines of Credit to their clients, as well as many other financial products. Cash Advance providers don't offer typical bank features like this.

Ability to Pay Off Early: Unsecured Business Loans can be paid off early and business owners only pay interest for the time they keep the money. Not so with a Merchant Cash Advance. Business owners are forced to pay the entire balance with no discount..

Cash Flow: Most Unsecured Business Loans provide for 12 to 24 month terms, far longer than the majority of Merchant Cash Advances. With longer terms come lower payments and improved cash flow.

Higher Loan Amounts: In Unsecured Business Loans the loan amount is derived from a business' total sales – cash plus credit card sales – not just credit card sales. That's why loan amounts are typically higher in Unsecured Business Loans versus Merchant Cash Advances.

Professional Support: ARF Financial offers solid advice, counsel and support to help business owners thrive. Merchant Cash Advances are typically sold by independent sales organizations that are more concerned about pushing cash versus learning what the business truly needs.

Tax Benefits: The interest paid on an Unsecured Business Loan is an ordinary business expense and is tax deductible. Merchant Cash Advances represent future sales sold at a discount and have no clear tax benefit to the owner.

Quick & Easy: Both an Unsecured Business Loan and a Merchant Cash Advance can be funded within 7 to 10 business days.

Trust & Credibility: Trust and credibility are built over time, and owners agree they look for lenders with a minimum of 10 years of experience, with a proven track record. ARF Financial exceeds these criteria.

Why ARF Financial Is The Right Choice For Your Bottom Line.

Return on Investment	**Yes,** business owners reap the rewards (sales and profit) of their hard work with no impact on payment, rate or term.
Transparency	**Yes,** all Unsecured Business Loans have transparent loan terms including detailed rate, term, total payback and payment amount.
Line of Credit	Yes, available to all borrowers who take less than their approved loan amount.
Ability to Pay Off Early	Yes, interest is charged only until paid off (not full amount).
Longer Terms – 12 to 24 Months	Yes, cash flow is king. Offers longest terms with lowest payments in the industry.
Larger Loan Amounts	Yes, based upon a business' total sales (cash and credit cards).
Professional Support (Personal Banker)	Yes, full time Senior Loan Officers provide advice, counsel and support to the business for growth and financing.
Tax Benefit	Yes, interest charged is an ordinary business expense and is tax deductible.
Payment Via ACH	Yes, fixed weekly payments are deducted from the business's checking account, with no lockboxes or need to switch credit card processors.
Unsecured Business Loan	ARF Financial goes the next step and posts cash collateral on the business owner's behalf, to ensure they get the bank loan they deserve.
Quick and Easy	Preliminary approvals within 2 business days and funding within 7 to 10

CONTACT:

Eric Keyser - Senior Loan Officer

Office: (866) 200-6548
Mobile: (850) 459-4597
Fax: (866) 719-8307
Email: ekeyser@arffinancial.com
Web: www.arffinancial.com/eric

ARF FINANCIAL
Businesses Bank on Us.

A Licensed California Lender # 603 7958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F's standard underwriting guidelines.