



ARF FINANCIAL

Businesses Bank on Us.™

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM



LOANSTARS
ARF'S REFERRAL PARTNER REWARDS PROGRAM



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WELCOME TO:

ARF's Loan Stars Referral Partner Rewards Program!

I'd like to personally thank you for choosing to partner with ARF Financial by becoming a Loan Star. I believe our Loan Stars Referral Partner Rewards Program will help increase your lending footprint and create a significant, long-term income stream for you.

Since 2001, we've delivered over \$1.5 billion in funding to a wide variety of businesses nationwide. Our strength and longevity are based on a solid commitment to responsible lending and service excellence. We're always looking for partners with a common goal of providing affordable financial solutions for their clients, while growing their own business and profits.

Every day we help businesses obtain the financing they deserve to grow and thrive. We pride ourselves on making business lending simple, affordable and transparent.

By introducing your clients to ARF Financial, you can help to ensure the success of their business, while strengthening the bond you have with them. Our unique loan products can open new and long-term revenue opportunities for you by attracting new clients and retaining existing ones.

I'm glad you elected to join our ARF family as a valued partner!



Les Haskew

President

ARF FINANCIAL LLC



P.S. We often have exciting promotions running along with continued education. Watch your email for these key opportunities.



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LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Decades of Financing Opportunity

ARF Financial is licensed by the California Department of Financial Protection and Innovation # 6037958 and a Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines. We provide unsecured business loans, revolving lines of credit and interest-only loans for restaurants, cafes, hotels, doctors, dentists, salons, liquor stores, pharmacies, manufacturers, wholesalers, and many other retailers across the nation. Since 2001, we have filled the void between traditional bank financing and less attractive, more expensive options for obtaining capital, like merchant cash advances or taking on equity partners. We are able to secure bank financing when other lenders won't, giving your clients the ability to maintain control of their finances, facilitate growth, and increase profitability.



LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Business Lending Experts

As one of the top business lenders, backed by decades of experience, we know a thing or two about the everyday challenges business owners face. What's more, we are committed to offering the most flexible and affordable financial products your clients need to fulfill their individual business goals.

Here's a Small Sampling of the Business Types We Lend to:

- Restaurants, Cafes, Diners, Bars, Caterers, Bakeries, Hotels and Motels
- Medical Professionals, Doctors, Dentists, and Home Healthcare
- Barber Shops, Hair Salons, Nail Salons and Spas
- Automotive Repair and Service
- Hardware Stores, Liquor Stores, Pharmacies, Grocery Stores and Pet Stores
- Wholesale and Manufacturing
- See the complete list at www.arffinancial.com/industries

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Higher Loan Amounts and Longer Terms for Well-Established Borrowers

Businesses may qualify for amounts up to \$500,000 (single entity) or \$750,000 (multi-entity) at the most competitive rates and with fixed terms up to 36 months and without review of tax returns and financial statements. We will consider loans up to \$1,500,000 with unencumbered, pledged collateral. That is the highest threshold in the industry!

Our loan program is perfect for well established, single-unit and multi-unit business owners who need capital for growth opportunities, slow seasonal fluctuations and unexpected expenses. Our average loan size is \$125,000 and average repayment term is 27 months.

Loan Program Advantages

- We provide term loans and revolving lines of credit with interest-only options
- Approvals begin at \$5,000 and max out at \$1,500,000
- Repayment terms from 12 to 36 months with low, fixed payments
- Fast preliminary approvals and fundings in under a week
- Streamlined approval process with limited paperwork requirements
- Repayment is not tied to credit card transactions
- The interest paid is tax deductible
- Early pay-off options are available without fees or penalties

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Exclusive Bank Relationships

We have forged exclusive relationships with several state-chartered community banks to provide the best financial solutions for your clients. Because of our industry expertise and proprietary analytics, we are able to underwrite and fund loans – large and small – that most banks won't. We are so confident in our underwriting models and systems we even credit enhance the loans we originate ensuring your clients get the financing they deserve with terms that make sense!

Just a few of our partnering banks:





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LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Industry-Leading Loan Products

BANKROLL

ARF's ULTIMATE REVOLVING LINE OF CREDIT

Your client's businesses are always evolving. Wouldn't it be great to provide access to a financial product with the flexibility to evolve with them? Now you do! Our BANKROLL Revolving Line of Credit provides the MAX loan approval, a fixed term up to 36 months, and a fixed weekly payment – plus the flexibility to pay down or borrow additional funds as often as your client needs for a full year. With Bankroll your clients only pay for what they use and are in complete control based on their unique business needs that may change over time.

IO-BANKROLL

ARF's INTEREST-ONLY REVOLVING LINE OF CREDIT

Our Interest-Only-Bankroll Revolving Line of Credit (IO Bankroll) gives your clients the power to do more! It doesn't matter whether it's a growth opportunity, an expansion project, higher labor costs, new equipment, raw materials, investing in new technology, or supply chain delays, IO-Bankroll is the solution. With Low, interest-only payments for 12 months, preliminary approvals in 24 to 48 hours on amounts up to \$1.5 million, ARF Financial's IO-Bankroll Revolving Line of Credit is unmatched. The 11-month revolving period gives your clients the flexibility to draw funds and pay down the outstanding principal balance as often as they need. Couple that with fixed terms up to 3 years and IO-Bankroll becomes a powerful tool for growth and increased profitability.



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LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Our Simple, Turnkey Process

We've designed our Residual Referral Program to be as simple as 1-2-3.

1. Identify a client that needs business capital and provide a warm introduction.
2. Your ARF Loan Consultant will personally contact your client, gather the necessary paperwork, and get them approved. We handle the underwriting and funding process leaving you with time on your hands to find more clients.

3. **PERSONALIZED CLIENT SERVICE**

Every client you introduce us to will be serviced by your ARF loan consultant, who will customize one of our loan products to meet your client's specific needs. This one-on-one customer service sets us apart!



Trustpilot



Rated Excellent - 5 out of 5 Stars based on 253 Reviews

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

What You'll Need to Get Started

Obtain these 4 pieces of information from your client and we'll do the rest:

1. Length of time in business of the entity you're referring
(same ownership, concept and location)
2. Personal credit score range of the guarantor
Excellent = 700 +
Good = 651 – 699
Fair = 601 – 650
Poor = 551 – 600
Unqualified = Less than 551
3. Average monthly sales (cash & credit card) for the last 3 months
4. Determine if the guarantor owns a home and is current on their mortgage

Potential Loan Amount

We use actual gross sales to determine loan amount. Potential loan amounts vary from 6% to 33% of total annual sales (cash + credit card sales – actual or projected) based upon the guarantor's credit worthiness. Example: If a merchant's average monthly sales volume is \$100,000 or \$1,200,000 annually, the potential loan amount is \$72,000 up to \$396,000. If sales increase over time, the merchant may qualify for additional capital. All loans are subject to ARF Financial's standard underwriting criteria.



LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

To Prequalify

1. Must be brick and mortar business or have commercial warehouse space, no home-based businesses (detailed list at www.arffinancial.com/industries)
2. Open and operating for at least 1 month for B2C businesses and 2 years for B2B
3. Minimum annual sales of \$200,000 (actual or projected)
4. Guarantor with a personal FICO score of 551 for B2C and 601 for B2B
5. Client may have a maximum of 2 outstanding cash advances (short-term loans)
6. Merchants may qualify for up to \$500,000 (single-unit) or \$750,000 (multi-unit) without review of tax returns and financials
7. Loan terms from 12 to 36 months (average loan term 27 months)
8. The financing we provide are true bank loans so the interest can be written off as an expense on you client's taxes, further lowering their cost of funds



LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Star-Powered Commissions

Loan Stars Commission Tiers for Calendar Year 2025			
Eligible Fund Amount*	% Paid Up Front	% Paid Over Time*	Total Commission %
\$5,000 – \$1,500,000	4%	4%	8%

*Eligible fundings refers to new loans, cash out from refinances and line of credit draws that increase the outstanding loan balance above the original loan funding. Percent paid over time refers to a twelve month period.

Typical Funding Scenario

Your client has an established restaurant and needs \$500,000 to open another location. They have already applied for an SBA loan and are waiting on the funds but run into an issue which causes a delay.

The merchant borrows the \$500,000 they need from ARF Financial, without review of tax returns and financials statements. The loan bridges the gap while they are waiting on SBA financing, allowing them to move forward on the build-out of their new location.

Your Commissions and Bonus from this Funding Would Be:

\$40,000 or 8% of the loan amount, PLUS you'll receive a Loan Stars Performance Bonus of \$5,000, bringing your total earnings to \$45,000! Most loans refinance at 50% paid which means you will continue to earn 8% commissions on eligible residual fundings, including line of credit draws!*



LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Skyrocketing Performance Bonuses Up to \$100,000

Loan Stars Performance Bonus Tiers for Calendar Year 2025			
Funding Tier	Total Eligible Funded Amount *	Total Bonus Tier Paid	Increment Paid per Tier
1	\$250,000 – \$499,999	\$1,250	\$1,250
2	\$500,000 – \$749,999	\$5,000	\$3,750
3	\$750,000 – \$999,999	\$8,250	\$3,250
4	1,000,000 – \$1,499,999	\$12,000	\$3,750
5	1,500,000 – \$1,999,999	\$19,500	\$7,500
6	2,000,000 – \$2,499,999	\$28,000	\$8,500
7	2,500,000 – \$2,999,999	\$37,500	\$9,500
8	3,000,000 – \$3,499,999	\$48,000	\$10,500
9	3,500,000 – \$3,999,999	\$59,500	\$11,500
10	4,000,000 – \$4,499,999	\$72,000	\$12,500
11	4,500,000 – \$4,999,999	\$85,500	\$13,500
12	5,000,000 +	\$100,000	\$14,500

*Eligible fundings refers to new loans, cash out from refinances and line of credit draws that increase the outstanding loan balance above the original loan funding.

Recruit Your Own Network of Loan Stars!

ARF will pay Network Leaders a 1% override on all downstream fundings generated by other Loan Stars you recruit for a period of 24 months (from the date of the downstream partner's validation). And if that weren't enough, each time you sign up 50 new Loan Stars in your network you'll receive a \$2,500 bonus. Now that's a star-powered partnership!





LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Dedicated URL

Create More Deal-Flow by Sending Your Clients Directly to Our Online Application.

Once you've submitted your agreement and we've validated it, you will be assigned a Dedicated URL (hyperlink) to provide to your clients when they're ready to apply. The URL is unique to you and ensures you receive credit for all online application submissions. We can then provide a faster preliminary loan approval.

These URLs are great to use in email signatures, email campaigns, on your website, social media and in blog posts!

Confidently promote ARF Financial and get rewarded when your client completes the online application. Your Loan Consultant will be alerted and will contact you to move the deal forward. You will also receive daily pipeline emails giving you up-to-date information on the progress of all your current deals.

Visit www.arffinancial.com/url-instructions to download a copy of the step-by-step instructions on how to use your Dedicated URL.



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Marketing Materials*

MEMBERSHIP BENEFITS	WHITE LABEL - \$250	SELF-SERVICE
Marketing Materials and Customizations	Dedicated URL, Co-branded Online Application, Personalized ARF Landing Page, and Co-branded Marketing Materials with your logo	Dedicated URL and Self-Service, Downloadable (PDF) Marketing Materials with contact info

1. We can provide white-label, co-branded marketing materials and customized landing pages for a \$250 fee.*
2. Alternatively, you can download your own marketing sheets (PDFs) that have a fillable area where you can add your own contact information. Located at: www.arffinancial.com/referral-partner-flyers

*White label, co-branded materials and customizations will be fulfilled within 7-10 business days after your payment has been collected.

INTRODUCING BANKROLL
ARF Financial's Ultimate Revolving Line of Credit

Your business is always evolving. Wouldn't it be great to have access to a loan product with the flexibility to evolve with it? Now you do! Our new Bankroll Revolving Line of Credit provides the maximum loan approval, a fixed loan term up to 36 months, and a fixed weekly payment - plus the flexibility to draw additional funds or pay down the principal balance on an unlimited basis! 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 also provides early payoff, without fees or penalties anytime during the loan!

Check out BANKROLL'S Industry-Leading Features:

- Max approval amounts up to \$1,500,000 with minimum initial draw of only \$5,000
- Max amortizing term up to 36 months with low, fixed weekly payments
- A revolving period up to 1 year (52 weeks)
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal payments of \$5,000 or more during revolving period
- Every payment made and partial principal payment frees up line availability
- Finance charges accrue and are collected weekly
- Closing points only charged on cash out
- Pay off or pay down with no penalties, maintenance fees or prepayment fees

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IO-BANKROLL
INTEREST-ONLY REVOLVING LINE OF CREDIT

With today's unforgiving marketplace and supply chain disruption, now more than ever business owners must be financially prepared to respond at any moment. That means quick access to the most affordable capital is essential to keep pace with the challenges they face. ARF Financial understands these changing needs and has recently introduced a new Interest-Only Revolving Line of Credit to help business owners as quickly as the market changes. We call it IO-BANKROLL, and with it, you only pay the interest on your outstanding balance for up to a year and can draw funds or make partial principal payments as often as they want during the revolving period. This ensures the client is in complete control of their finances based on their business' changing needs.

The Unique Benefits of IO-Bankroll:

- Approvals from \$200K up to \$1.5M with a minimum initial draw of 25% of the approval
- SAME BIRD! Pay only the interest on the outstanding balance for up to 1 year
- Amortizing terms up to 3 years with the lowest, fixed payments
- Unlimited draws of \$10,000 or more during the revolving period
- Unlimited partial principal payments of \$10,000 or more during revolving period
- A revolving period up to 11 months (48 weeks)
- Partial principal payments free up line availability

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ARF Financial
The Smart Choice in Business Financing

Who is ARF Financial?
ARF Financial is a licensed lender by the California Department of Corporations. Since 2003, we have been providing unsecured business loans and lines of credit to thousands of small and mid-size businesses nationwide. We've helped tens of thousands of them obtain approvals with proceeds in excess of \$1.5 billion.

How much can I qualify for?
How much you can qualify for is based on up to 20% of your business's total annual sales with loans from \$20,000 to \$2,000,000 with no collateral required. Once we determine how much you qualify for, you can choose the loan amount and repayment term that works best for your business. Repayment is very simple! Once a week an ARF debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.

Why use ARF Financial?
As a financial lender, you can rest assured that we adhere to the highest level of business standards. In addition, since we are a licensed lender, the interest payable is tax deductible further reducing our industry leading rates.

What can I use the money for?
Use the funds for any business related expense. Things like expansion projects, renovations, remodeling, opening another location, new equipment purchases, inventory, advertising and marketing, or to simply stabilize cash flow.

WHAT MAKES US DIFFERENT?

- Loan amounts from \$5,000 to \$1,500,000
- Fixed repayment terms from 12 to 36 months
- Fast approvals and fundings in under a week
- Revolving lines of credit with interest only options
- Unlimited access to draws for up to a year*
- Unlimited principal payments for up to a year*
- A revolving period of up to a year*
- Minimal documentation & abbreviated underwriting
- Early pay-off options are available without penalties
- The interest paid is tax deductible

Contact me today, I'll work hard to make sure your contact receive the funding they need to succeed.

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