

FREQUENTLY ASKED QUESTIONS



At ARF Financial, You Get All The Credit You Deserve.

Financing is a complicated matter, and we often encounter a number of questions about how we help our clients succeed. Here are the answers to the most frequently asked questions.

Who is ARF Financial and why use us?

ARF Financial LLC is a licensed California finance company based in San Mateo, California. We provide financial solutions to restaurants and other small to medium-sized businesses. We have over a decade of experience providing bank loans to restaurants and retailers. Our underwriting guidelines are more flexible than most banks. Collateral is not required on amounts up to \$725,000. We require minimal documentation and we fund quickly.

Why use ARF Financial?

As a licensed lender, you can be sure that we adhere to the highest level of business standards and practices. In addition, since we are a licensed lender, your interest is tax deductible, reducing our already industry-leading rates.

How does the ARF Financial program work?

Our program is simple and the application process is streamlined. We loan from \$5,000 to \$1,000,000 per location, and we get you your money fast! We provide some of the most competitive rates in the industry, and you can choose a payback schedule that works best for your business.

Will repayment be tied to my credit card sales?

No. We do not collect through your credit card receipts so you are not required to change credit card processors. Also, we base loan amounts on your total annual sales, not just your credit card receipts!

How much cash can I get and how do I qualify?

We use actual gross sales to determine your loan amount. Potential loan amounts vary from 4% to 16.5% of your total annual sales (cash and credit card sales – actu-

al or projected) and your credit worthiness. Example: If your average monthly sales volume is \$100,000 or \$1,200,000 annually, your potential loan amount is \$48,000 to \$165,000. If sales increase over time, you may qualify for additional amounts. All loans are subject to ARF Financial's standard underwriting criteria.

How does ARF Financial get paid back?

Simple. Once a week we process an ACH debit from your authorized business checking account. This ACH remains the same over the term of your loan. You'll know what to expect and can set your budget accordingly. There is no automatic renewal or continued commitment once your loan is paid.

Do I have to participate in any marketing or rewards programs to get a loan?

No. We do not require you to sign up for an unwanted marketing program or registered card platform to receive working capital. Often, these programs involve hidden costs, or turn your regular customers into discount diners. You need money, and we make loans with no marketing programs attached.

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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.