



ARF FINANCIAL

Businesses Bank on Us.™

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

LOANSTARS
ARF'S REFERRAL PARTNER REWARDS PROGRAM

No Memberships. No Fees. Just a Galaxy of Rewards.

OUR JOURNEY TO THE STARS

The Birth of Loan Stars

At ARF Financial we consider you, our referral partners, to be one of our most valuable assets. In our commitment to ongoing referral program enhancements, we are excited to unveil our brightest rewards program to date – LOAN STARS.

Loan Stars gives all our referral partners access to:

- ★ Higher commissions – up 10%
- ★ More performance bonus opportunities – up to \$100,000 annually
- ★ The ability to become a Network Leader and recruit Loan Stars of your own earning override commissions from their downstream fundings
- ★ \$2,500 recruiting bonuses for every 50 Loans Stars added to your network
- ★ NO MEMBERSHIPS, NO RENEWALS, AND NO FEES REQUIRED!

LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

No Memberships, No Fees, Just a Galaxy of Rewards!

- ★ As of July 1st, all referral partners with a signed agreement on file validated on or after 5/1/2021 has been automatically enrolled in Loan Stars!
- ★ Our Loan Stars Rewards Program has been redesigned to enhance the benefits while eliminating the membership fees to access them
- ★ New Star-powered commission tiers that pay up to 10% (5% up front and 5% over time)
- ★ New skyrocketing performance bonuses up to \$100,000 annually
- ★ \$2,500 bonus for every 50 Loan Stars recruited by Network Leaders
- ★ Earn a 1% override from fundings by downstream recruits added to the program during calendar year 2024 for a period of 24 months from the date of the downstream RP's validation

LOAN STARS COMMISSION TIERS

New Star-Powered Commission Tiers

Loan Stars Commission Tiers for Calendar Year 2024			
Initial Loan Amount*	% Paid Up Front	% Paid Over Time	Total Commission %
\$5,000 – \$149,999	4%	4%	8%
\$150,000 – \$299,999	4.5%	4%	8.5%
\$300,000 – \$499,999	5%	4%	9%
\$500,000 – \$1,500,000	5%	5%	10%

*The initial loan amount (draw) determines the commission tier percentage paid, as well as the percentage paid on all subsequent draws. For a draw amount (or portion there of) to be eligible, it must increase the outstanding loan balance above the initial loan (draw) amount.



LOAN STARS PERFORMANCE BONUSES

Skyrocketing Performance Bonuses up to \$100,000

Loan Stars Bonus Tiers for Calendar Year 2024			
Total Eligible Funded Amount Tiers*	% Paid	Total Bonus Tier Amount	Increment Paid per Tier
\$250,000 – \$499,999	.500%	\$1,250	\$1,250
\$500,000 – \$749,999	1.00%	\$5,000	\$3,750
\$750,000 – \$999,999	1.10%	\$8,250	\$3,250
\$1,000,000 – \$1,499,999	1.20%	\$12,000	\$3,750
\$1,500,000 – \$1,999,999	1.30%	\$19,500	\$7,500
\$2,000,000 – \$2,499,999	1.40%	\$28,000	\$8,500
\$2,500,000 – \$2,999,999	1.50%	\$37,500	\$9,500
\$3,000,000 – \$3,499,999	1.60%	\$48,000	\$10,500
\$3,500,000 – \$3,999,999	1.70%	\$59,500	\$11,500
\$4,000,000 – \$4,499,999	1.80%	\$72,000	\$12,500
\$4,500,000 – \$4,999,999	1.90%	\$85,500	\$13,500
\$5,000,000 +	2.00%	\$100,000	\$14,500

*Eligible funded amount refers to the total of the initial loan funding or refinance, plus any subsequent draws that increase the outstanding loan balance above the initial loan funding.

LOAN STARS NETWORK RECRUITING OPPORTUNITIES

Recruit Loan Stars of Your Own!

- ★ As a Loan Star you can recruit other Loan Stars into your network
- ★ Earn a 1% override on downstream fundings from your recruits (first tier only) for 24 months from the date of the downstream RP's Validation Date
- ★ Receive a \$2,500 network bonus for every 50 Loan Stars you recruit into your network
- ★ The more Loan Stars you recruit, the bigger the opportunity to earn long-term income!



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LOAN STARS REFERRAL PARTNER REWARDS PROGRAM

Increase Your Lending Footprint and Your Profits

Since 2001, ARF Financial has delivered over \$1.3 Billion in funding to a wide range of merchants nationwide. Our strength and longevity are based on a commitment to responsible lending and service excellence. We're always seeking partners with a common goal of providing affordable financial solutions for their clients, while growing their own business and profits.

Decades of Financing Opportunity

ARF Financial is a licensed lender that has cultivated relationships with state chartered community banks around the country so your clients can acquire a bank loan or revolving line of credit fast, without pledging unencumbered collateral and with limited paperwork. That means the interest is tax deductible, rates are fixed, and the terms are transparent. Your clients receive the financing they need fast, with affordable payments that won't increase as revenue grows.



LOAN STARS: APPROVED INDUSTRIES

Preferred Industry Types (B2C)

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Caterer
- Bar/Tavern
- Barber Shop, Hair Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist, Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Florist
- Food Gift Basket Store
- Food Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Shop
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theater
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehab
- Prepackaged Meals
- Quick Copy/Printing
- Restaurant
- Retail Store - Other
- Salon/Spa
- Smoothie Shop
- Sporting Goods Store
- Urgent Care Facility
- Veterinarian



LOAN STARS: APPROVED INDUSTRIES

Expanded Business Types - (B2B)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Cable & Satellite TV Production
- Chemical Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communications Company
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Meat Processing & Products
- Medical Equipment/Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- Waste Management
- Wholesale
- Winery



LOAN STARS: RESTRICTED INDUSTRIES

Restricted Business Types

- Adult Entertainment/Materials
- Advertising/Public Relations
- Appraiser & Real Estate Consultants
- Attorney or Law Firm
- Auto Dealers – New & Used (Car Sales)
- Auto or Aircraft Rental/Charters
- Bail Bonding
- Banks, Credit Unions, Non-Bank Lenders
- Boat Dealers- New & Used
- Builders/ Residential or Commercial
- Building Inspection Services
- Call Centers & Answering Services
- Clothing Manufacturing
- Coin & Precious Metal Sales
- Collection Agencies & Debt Buyers
- Construction/Subcontractors
- Consulting Services
- Debt & Tax Reduction Services
- Direct Mailing & Fulfillment Houses
- Debt and Tax Reduction Services
- Direct Mailing & Fulfillment Houses
- Discount Travel Clubs / Subscriptions
- Drug Abuse Rehabilitation Centers
- Drug Detox
- Drug Paraphernalia & Dispensaries
- Event Companies
- Factoring & Purchase Order Financing
- Financial Transaction Processing
- Flea Markets
- For Profit Education
- Fundraising Services
- Furniture Stores
- Gas & Oil
- General Contractors
- Gyms / Personal Trainers
- Home-based Businesses
- Home Improvement / Renovation
- Horoscope / Fortune Telling
- Jewelry Stores
- Lessors of Real Estate
- Logging, Timber & Paper Mills
- Lotteries / Raffles / Gaming / Gambling
- Marketing / Advertising Agencies
- Money Service Businesses
- Motorcycle Dealers – New & Used
- Natural Gas Pipelines
- Newspaper, Magazine & Book Publishing
- Online Auctions / Pawn Shops / Consignment
- Pain Pill / Pain Management Doctors
- Payroll Companies
- Podiatrists (Foot Doctors)
- Property Managers
- Real Estate Brokers or Agencies
- Recruiting, Temporary Help & Staffing
- Religious Organizations
- Residential Rehabilitation
- Securities & Commodities Brokers
- Shipping and Logistic Companies
- Tattoo / Piercing Shops
- Tax Preparation Services
- Telemarketing and Lead Generation
- Travel Agencies & Tour Operators
- Trucking



LOAN STARS: MINIMUM QUALIFICATIONS

To Prequalify - Preferred Industries:

1. Must be brick and mortar business
(detailed list at arffinancial.com/industries)
2. Open and operating for at least 1 month (30 days)
3. Minimum annual sales of \$200,000
(approximately \$17,000/month)
4. Guarantor with personal Equifax Credit Score of 551 or higher
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) and \$750,000 (multi-unit) without the review of tax returns and financials
7. Loan terms from 12 to 36 months
8. Our loans do not require a review of tax returns and financials statements

To Prequalify - Expanded B2B:

1. Must have commercial office space or warehouse
(detailed list at arffinancial.com/industries)
2. Open and operating for at least 2 years
3. Minimum annual sales of \$200,000
(approximately \$17,000/month)
4. Guarantor with personal Equifax Credit Score of 601 or higher
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) and \$750,000 (multi-unit) without the review of tax returns and financials
7. Loan terms from 12 to 36 months
8. Our loans do not require a review of tax returns and financials statements



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LOAN STARS: WE DO THE HEAVY LIFTING

Increase Your Lending Footprint and Your Profits

We've designed our Referral Program to be as simple as 1-2-3. We do the leg work so you can use the time to prospect for more clients!

1. Identify a client that needs business capital and fits our minimum qualifications. Then, simply provide a warm introduction.
2. We will personally contact your client, gather the necessary information and paperwork to get them approved. We handle the underwriting and funding process leaving you with time on your hands to find new clients.
3. **PERSONALIZED SERVICE:** Every client you refer will be matched with one of our full-time senior loan consultants, who will customize one of our revolving lines of credit to meet their specific needs. This one-on-one service sets us apart!



Rated Excellent – 5 Stars based on 239 reviews

LOAN STARS: UNIQUE LOAN PRODUCTS

BANKROLL

The Ultimate Revolving Line of Credit

Since its release in May 2022, our new Revolving Line of Credit, BANKROLL has become our most popular loan product! Bankroll provides your clients a max approval amount (up to \$1M), a fixed loan term (up to 36 months), a fixed payment, AND the flexibility to take unlimited draws and make unlimited paydowns during the revolving period of up to 1 year!

The client decides when to borrow, how much to borrow, the size of their weekly payment, how much in finance charges they pay and how long they keep their loan. The client is in complete control based upon their unique business needs, which may change over time. And Bankroll provides early payoffs without penalty anytime during the term of the loan!



LOAN STARS: UNIQUE LOAN PRODUCTS

Check Out Bankroll's Industry-Leading Advantages:

- Max approval amounts up to \$1 million with a minimum initial draw of \$5,000 or 10% of the line's approval (whichever is higher)
- Max amortizing term up to 36 months with fixed weekly payments
- A revolving period of up to one full year
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal paydowns of \$5,000 or more during the revolving period
- Every regular payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Pay off or pay down with no penalties, maintenance fees or prepayment charges
- Closing points only charged on cash out
- Loan amounts reset with each draw or pay down, providing the client with an adjusted, fixed payment amount based upon their reset loan amount

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.



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LOAN STARS: UNIQUE LOAN PRODUCTS

IO-BANKROLL

Interest-Only Revolving Line of Credit

All the great features of our Bankroll Revolving Line with an interest-only period of up to a year!

IO-Bankroll provides your clients approvals from \$25,000 to \$1,000,000, a loan repayment term up to 36 months, and a fixed payment. Your clients will enjoy the flexibility of taking unlimited draws and make unlimited paydowns of \$10,000 or more during the revolving period of 11 months. Best of all, IO-Bankroll has an interest-only period of up to 1 year that ensures the lowest payments upfront.

The client is in complete control based upon their unique business needs, which may change over time. And IO-Bankroll provides early payoffs without penalty anytime during the term of the loan!



LOAN STARS: UNIQUE LOAN PRODUCTS

Check Out IO-Bankroll's Industry-Leading Advantages:

- Max approval amounts up to \$1 million with a minimum initial draw of \$10,000
- Max amortizing term up to 36 months with fixed payments
- Pay only the interest for up to 1 year for lowest payments
- A revolving period of up to 11 months
- Unlimited draws of \$10,000 or more during the revolving period
- Unlimited partial principal paydowns of \$10,000 or more during the revolving period
- Every regular payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Early payoff options after 6 months

Available balance resets with each draw or pay down, providing the client with an adjusted, fixed payment amount based upon their reset loan amount.

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.



LOAN STARS: DEDICATED URL

Create More Dealflow by Sending Your Clients Directly to Our Online Application

Once you've signed agreement and it has been validated, you will be assigned a dedicated URL to provide to your clients when they're ready to apply. The URL is unique to you and ensures you receive credit for all submissions. We can then provide an instant decision and preliminary loan approval.

- These URLs are great to use in email signatures, email campaigns, on your website, blog posts and more!
- Confidently promote ARF Financial and get rewarded when your client completes the online application.
- All applications will be assigned to your Loan Consultant who will contact you to move the deal forward.

Visit www.arffinancial.com/url-instructions for a PDF of the step-by-step instructions on how to use your dedicated URL.





LOAN STARS: MARKETING MATERIALS


Two Ways to Receive Marketing Materials:

1. Self Service

You can download fillable PDF files at:
www.arffinancial.com/referral-partner-flyers.

Each PDF has a fillable area in the bottom right corner to add your personal contact information. Here are the four PDFs available:

- Bankroll Revolving Line of Credit
- Interest-Only Revolving Line of Credit
- About ARF Financial
- Lending Criteria and Approved Industries




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 great to have access to a financial product with the flexibility to evolve with it? Now you do! Our new Revolving Line of Credit - BANKROLL provides the MAX loan approval, a fixed loan term up to 36 months, and a fixed weekly payment - plus the flexibility to pay down or borrow additional funds 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! And, Bankroll provides early payoffs without penalty anytime during the loan!

Check out BANKROLL'S Industry-Leading Features:

- Max approvals up to \$1,000,000 with a minimum initial draw of 10% of the approval*
- 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 paydowns of \$5,000 or more during revolving period
- Every payment made and partial principal paydown 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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*Minimum initial draw of \$5,000 or 10% of the line approval, whichever is higher. Unleashed draws and partial principal payments are only available during the revolving period. This is not a guaranteed extension of credit. All draw requests will require a partial prepayment to ensure the revolving line's creditworthiness has not materially changed since the original loan was initiated. Updated bank instructional data via FAX and/or via paper statements will be required prior to draw request being funded. ARF offers a hard draw request 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. 007796. Loan approval, bank amount and interest rate are based upon applicant's creditworthiness and ARF's standard underwriting guidelines.

CONTACT:

Company: _____

Contact Name: _____

Phone: _____

Email: _____

Web: _____




LOAN STARS: MARKETING MATERIALS

Two Ways to Receive Marketing Materials:

2. Cobranded with Customizations - \$250

- Contact your loan consultant and request your cobranded marketing materials.
- Your loan consultant will email you a DocuSign form to enter your credit card information and sign for collection of the \$250.
- Page 2 of the form contains a fillable area to enter your contact information as you would like it to appear on your materials.
- Once we receive your completed form, payment and hi-resolution logo, your materials will take from 7-10 business days to complete.

 **PAYMENT FORM FOR COBRANDED MARKETING MATERIALS**
1300 Sawgrass Corporate Parkway, Suite 120, Sunrise, FL 33323
Phone: 866-702-4430 • Email: validation@arffinancial.com

To: ARF Financial, LLC ("ARF")
From: _____ ("Referral Partner")

The above listed Loan Stars Referral Partner directs ARF to charge his/her credit card the \$250.00 fee for cobranded marketing materials, ARF landing page and online application customizations pursuant to the Referral Partner Rewards Program Agreement between ARF and Referral Partner as follows:

RP Credit Card Information:	\$250.00 payment for cobranded marketing materials
Name as it appears on Card:	_____
Type of Card:	_____
Card Number:	_____
Expiration Date & Security Code:	Expiration Date: _____ Security Code: _____ Billing Zip Code: _____
Election to Charge Credit Card:	Member to initial below as applicable: _____
I authorize this credit card be charged for cobranded marketing materials [_____] RP's initials	

Date: _____

"REFERRAL PARTNER"

Entity Name: _____
Signature: _____
Print Name: _____
Title: _____

PLEASE COMPLETE PERSONALIZATION INFORMATION ON THE NEXT PAGE

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Vice President

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Contact me today. I'll work hard to get your clients the funds they need fast!

The new Loan Stars Referral Partner Rewards Program Terms and Conditions will govern our partnership beginning 7/1/2024. If you need more information, please contact your assigned loan consultant, or email the marketing department at: marketing@arffinancial.com. ARF Financial is licensed by the California Department of Financial Protection and Innovation #6037958. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.