





Meet Your Presenter

Steve Glenn

Chief Executive Officer

- Over 30 years experience in sales, finance and marketing to restaurant, hospitality, and retail businesses nationwide
- Co-founded the company in 2001
- Creates and nurtures national referral program relationships
- Hires, trains and manages in-house team of professional loan consultants
- Regular presenter/trainer at CCTG, Commercial Capital Training Group
- Platinum Sponsor of the NACLB, National Alliance of Commercial Loan Brokers
- Member of the NACLB Advisory Board
- Guest trainer at the Global Financial Training Program





ABOUT TODAY'S WEBINAR

- Today's webinar is scheduled for one hour. There will be a 10 to 15-minute Q&A at the end.
- If you wish to ask a question during the Q&A portion, please use the "Raise Hand" icon in your webinar task bar at the bottom center of your screen. This will allow you to be unmuted and ask your question.
- Alternatively, you can type your question using the Q&A feature in the Zoom taskbar and we will answer those in the order received at the end of the presentation.
- This presentation will be recorded. A link to the recording will be emailed to all participants after the webinar has ended. It may take up to 24 hours before you receive the recorded version.
- You can also access the recorded version via this web page, www.arffinancial.com/webinar-library after the email has been sent out.



OUR TRACK RECORD

Decades of Financing Opportunity

- 23 years of financing business success
- Licensed by the California Department of Financial Protection and Innovation #6037958
- Management team with the most experienced financial experts in the industry
- Provided business loans and revolving lines of credit to merchants nationwide since 2001
- Approved over 23,000 loans with proceeds extending past \$1.5 billion
- We provide true bank loans and revolving lines of credit not merchant cash advances
- Our loan amounts are higher, and our term options are longer
- Loan products are tailored specifically for the industry and every client's individual needs
- · Best alternative when traditional bank financing is not an option or when bank lines are maxed out
- Better option vs. taking on an equity partner to raise capital or less attractive cash advances
- Employ seasoned loan consultants in all major metropolitan cities
- Provide one-on-one personalized service



LENDING CRITERIA: APPROVED INDUSTRIES - B2C

Preferred Business 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 Theatre
- 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



LENDING CRITERIA: APPROVED INDUSTRIES – B2B

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



LENDING CRITERIA: 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
- Insurance and Related Services
- Investment Opportunities/Advisors
- 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



LENDING CRITERIA: MINIMUM QUALIFICATIONS

To Prequalify – Preferred Industries (B2C)

- 1. Must be brick and mortar business (detailed list at <u>arffinancial.com/industries</u>)
- 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 1-2 outstanding cash advances (short-term loans)
- 6. Merchants may qualify for up to \$500,000 (single-unit) and \$750,000 (multi-unit) without pledged collateral or review of tax returns and financials
- 7. Loan terms from 12 to 24 months
- 8. Our loans do not require a review of tax returns and financials statements, only to verify ownership

To Prequalify – Expanded Industries (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 1-2 outstanding cash advances (short-term loans)
- 6. Merchants may qualify for up to \$500,000 (single-unit) and \$750,000 (multi-unit) without pledged collateral or review of tax returns and financials
- 7. Loan terms from 12 to 24 months
- 8. Our loans do not require a review of tax returns and financial statements, only to verify ownership



BUSINESS CHALLENGES AND USE OF FUNDS

Why Businesses Need Capital

After 23 years of working with a wide variety of business types, we have come to understand the everyday challenges business owners face. In today's economy, these challenges may seem even more daunting, but the overall issue remains constant - finding a financial balance between everyday operations, growth opportunities and cashflow.

This is why quick and easy access to capital is paramount for maintaining the health and profitability of a growing business.

Before we dive into our innovative loan products, let's identify some of the most common business challenges and how owners use different loan products to overcome them.



BUSINESS CHALLENGES AND USE OF FUNDS: Restaurant-Hospitality

Restaurants, Hotel/Motel, Bed & Breakfast, Coffee Shops, Bakeries

Equipment Acquisition

These industries require state-of-the-art equipment for food and beverage preparation. This includes industrial freezers and refrigeration, industrial dishwashing machines, industrial stoves and fryers and other specialized tools. Acquiring and maintaining this equipment often takes significant upfront capital, making financing essential.

Marketing Strategies

These industries are highly competitive with tight margins, so investments in marketing initiatives to attract new clients and retain existing ones is essential.

Inventory Financing

In addition to purchasing inventory, these industries may need financing to optimize their inventory management practices. This could involve financing for consignment purchases, vendor financing, or supply chain financing to improve cash flow and reduce inventory holding costs.

Technology Investments

To maximize efficiencies and meet evolving consumer expectations, these industries often need to invest in technology. This includes upgrading point-of-sale (POS) systems, implementing e-commerce platforms, or adopting inventory management software. Lines of credit can help cover the costs of these technological advancements.

Operating Capital for Slow, Seasonal Periods

Many in these industries experience seasonal fluctuations in revenue and cash flow. During slower periods, businesses may require financing to cover operational expenses and bridge cash flow gaps until sales pick up.



BUSINESS CHALLENGES AND USE OF FUNDS: Medical/Dental

Doctor, Dentist, Pharmacy, Cosmetic Surgery, Imaging Services, Urgent Care

Working Capital

Medical practices and healthcare facilities often face cash flow challenges due to billing cycles, insurance reimbursements, and operational expenses. Business financing can provide working capital to cover day-to-day expenses, payroll, and unexpected costs.

Equipment Acquisition

Medical facilities require state-of-the-art equipment for diagnostics, treatment, and patient care. This includes MRI machines, CT scanners, ultrasound devices, surgical equipment, and specialized tools. Acquiring and maintaining this equipment often requires significant upfront capital, making financing essential.

Regulatory Compliance and Quality Standards

Meeting stringent regulatory requirements and quality standards is essential in the medical field. Compliance with regulations such as HIPAA (Health Insurance Portability and Accountability Act) and FDA (Food and Drug Administration) approvals often require investments in training, audits, and process improvements.

Staff Training and Development

Continuous training and development of medical staff are crucial for maintaining high-quality patient care. Financing can support investments in professional development programs, certifications, and workshops.



BUSINESS CHALLENGES AND USE OF FUNDS: Manufacturing

Food, Electronics, Pharmaceutical, Computer Software, Steel Production

Supply Chain Management

Manufactures are constantly navigating the uncertainty surrounding possible shortages of the materials required for their production process. To lessen the impacts of these supply chain disruptions, manufacturers have used working capital to adopt more advanced digital technologies, strengthened their partnerships with suppliers, and created redundancy in the supply chain.

Talent Management

Employee engagement and retention_are always top of mind for manufacturers. Working capital is needed to keep the focus on hiring the best and brightest—and keeping them around. Some strategies manufacturers us to reduce churn include wage increases; greater focus on diversity, equity, and inclusion (DEI); and flexibility, including a potential hybrid working structure each requiring capital investment.

Upgrading Factories

Investing in and implementing new technology has been the saving grace for a lot of manufacturing companies, as it places them in a better position to quickly adapt and rebound during times of economic uncertainty. To streamline operations, manufacturers focus on robotics and automation and data analytics. And with automation in place, manufacturers can increase productivity and tackle the labor shortage at the same time.

Research and Development

Pharmaceutical companies and biotech firms require significant capital for research and development of new drugs, medical devices, and treatments. These investments are crucial for innovation and remaining competitive.



BUSINESS CHALLENGES AND USE OF FUNDS: All Industries

Preferred and Expanded Industries

Facility Expansion and Acquisition

Growing demand for services necessitates facility expansions or renovations. Building new locations requires substantial funding for construction, permits, and outfitting with proper infrastructure.

Buying Out A Business Partner

Buying out a business partner can be a significant cost requiring partners to sell off assets. Bridge loans are perfect for this investment because they bridge the gap while waiting on the sale or refinance of commercial real estate.

Cyclical Revenue Patterns

Businesses may experience fluctuating revenues due to seasonal demand, economic cycles, or market trends. Lenders often prefer steady cash flow to ensure loan repayments, which can be challenging for manufacturers with irregular income patterns.

Overhead Costs

Operating some facilities involve substantial overhead costs related to labor, utilities, maintenance, and insurance. These fixed costs can impact cash flow and debt service capacity, affecting loan eligibility.

Customer Experience Enhancements

Investments in improving the overall customer experience can drive sales and customer loyalty. Retailers may need financing for initiatives like renovations to enhance store ambiance, offer personalized services, or implement customer loyalty programs.



ARF Financial's Unique Loan Products

For more than two decades, ARF Financial has helped thousands of businesses across the country in a wide variety of industries secure over \$1.5 billion in funding to innovate, grow and thrive. Over the years, we have crafted and perfected loan products your clients won't find anywhere else. These products were specifically designed for expansion projects, investing in new equipment and technology, purchasing inventory and stockpiling raw materials, hiring additional staff, consolidating more expensive debt and managing cash flow.

Our goal is to provide your clients with fast access to our superior products, while offering personalized guidance from an experienced loan consultant focused solely on helping them succeed.





Interest-Only Flex Pay Loan

ARF Financial has long had the most aggressive interest-only product in the marketplace, our Interest-Only Flex Pay Loan. Well, we just made it even better. We believe your clients shouldn't have to sacrifice their cashflow to grow their businesses, and with ARF Financials' new and improved Interest-Only Flex Pay Loan they won't. IO Flex Pay now allows your clients to quickly access amounts from \$50,000 to \$750,000 without collateral and low, interest-only payments for up to one year (52 weeks)! And now, it also carries a Line of Credit with unlimited draws for up to a year.



Interest-Only Flex Pay Advantages:

- Loan amounts from \$50,000 to \$750,000
- Pay only the interest for up to 52 weeks with a safety net rollover term of 104 weeks
- A Line of Credit will now be provided for up to 52 weeks
- Unlimited draws of \$25,000 or more during the Line of Credit period
- No tax returns or financials required on amounts up to \$750,000 (only to verify ownership)
- After the interest-only period, you have options. You can pay off the principal, allow it to rollover, or simply refinance it.

^{*}The IO Flex Pay Loan requires an Equifax credit score of 651 or higher, and a guarantor with home ownership. Merchant 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 two business days of receipt.





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!



Check Out BANKROLL'S Industry-Leading Features:

- 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.



IO-BANKR@LL

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 <u>interest-only</u> 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!

^{*}The IO-Bankroll product is only available to active, paid CEO Circle Members.



IO-BANKROLL, INTEREST-ONLY REVOVLING LINE OF CREDIT

Check Out IO-BANKROLL'S Industry-Leading Features:

- 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

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. IO-Bankroll product is only available to active, paid CEO Circle Members.



MINIMUM QUALIFICATIONS

What You Need from the Client to Get Started

Obtain these 5 pieces of information from your client and we'll provide an instant preliminary offer:

- 1. Determine business type (ask for their website address if unsure)
- 2. Length of time in business of the entity you're referring (same ownership, concept and location)
- 3. Personal credit score range of the guarantor

```
Excellent = 700 +

Good = 651 - 699

Fair = 601 - 650

Poor = 551 - 600

Unqualified = Less than 551
```

- 4. Average monthly sales (cash & credit card)
- 5. Determine if the guarantor owns a home and is current on their mortgage



DISCOVERY QUESTIONS

- 1. What will you be using the working capital for? (business purposes only)
- 2. How much do you think you need? Minimum you need and maximum? Understand what payment they can afford (budget conversation).
- 3. Do you need all the proceeds up front or will a line of credit work best?
- 4. Give me a time frame of when you need the funds.
- 5. How long have you been in business? Under the same concept? Same location?
- 6. Is this your only location?
- 7. Do you have partners that may be involved in the decision? Your title? How is your entity structured and who can legally bind the loan for the entity? LLC, Corp, Partnership, or Sole Prop? Do you have an operating agreement, partnership agreement, or meeting minutes? If no and you're an LLC, would all members be willing to sign a resolution stating they are aware you are taking a loan?



DISCOVERY QUESTIONS

- 8. Do you have any business issues that I need to be aware of? Are you current on your rent? Bank NSF's?
- 9. Our Underwriting Dept. will need to speak to your landlord any issues there?
- 10. Do you own a home or rent? If financed is the mortgage in your name? Any issues that I should be made aware of? If yes, are you current?
- 11. Do you have any personal credit issues that I need to be aware of? Bankruptcy? Personal Tax Liens? Business Tax Liens?
- 12. Do you have any current short-term loans or merchant cash advances that I need to be aware of? Who with? Current balance? Current rate and term? How much did you take initially?
- 13. What are your average monthly sales over the last three months? Are there large deposits, returned checks or transfers? Is the business seasonal?



WE DO THE HEAVY LIFTING

Simple, Efficient Process

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 introduce us to will be matched with one of our full-time loan experts, who will customize one of our loan products to meet their specific needs. This one-on-one service sets us apart!



Rated Excellent – 5 Stars based on 236 reviews



HOW TO SUBMIT A FILE

Two Ways to Submit a File:

Option 1 – "Preliminary Offer within 24 to 48 hours"

 Send your ARF Senior Loan Officer the application and the merchant's last 3 months of bank statements. Your Loan Officer will enter the application into our system and review the bank statements. We will then send confirmation of the application to your client to confirm credit and provide a soft offer within 24 hours.

Option 2 – "Fastest Process for Offer – Same Day"

• Send the client your ARF Dedicated Link or your Landing Page address. This application link allows faster response times to provide you a same-day update with a soft offer. The application link allows your client to connect their bank statements for automated review. Please make sure to notify your Loan Officer with the entity name so we can be on the lookout for the application.



HOW TO SUBMIT A FILE: Option 1 – Examining a File

What information to gather prior to submitting a file?

- Verifying the deal is not already in the system
- Verifying the business type is an approved industry
- Reviewing the bank statements manually looking at the following:
 - NSF activity
 - Competitor withdraws if any (more than 3 competitors declines the deal)
 - Beginning and ending bank balances
 - Total deposits, net transfers, and large random deposits
- Clarity on large deposits that are not typical month-over-month
- Logging the deal in Salesforce and starting the application
- Sending out the credit confirmation directly to client to capture the soft pull credit report
- Once the credit has been captured releasing a soft preliminary offer to the client within 24 hours



HOW TO SUBMIT A FILE: Option 2 - Submittal from Dedicated URL

Reviewing a file from a dedicated URL submission:

- Once the application enters the system our underwriting department pulls and reviews the business and credit reports
- Verifies the industry type is an approved industry
- Reviews the bank statements that were submitted electronically or uploaded manually looking at the following:
 - NSF Activity
 - Competitor Withdraws if any (more than 3 declines the deal)
 - Beginning and Ending Bank Balances
 - Total Deposits net Transfers are large random deposits
 - Clarity on Large Deposits that are not typical month-over-month
- Soft offer is released, same-day or following morning



LOAN AMOUNT

How much can your client qualify for?

- We use actual net sales to determine loan amount.
- Potential loan amounts vary from 6% to 22% of total annual sales (cash and credit card sales – actual or projected), based on the merchant's time in business, and the guarantor's credit worthiness.
- Example: If your client's average monthly sales volume is \$100,000 or \$1,200,000 annually, their potential loan amount is from \$72,000 to \$264,000. If sales increase over time, your client may qualify for additional capital.
- All loans are subject to ARF's Standard Underwriting Criteria and Guidelines.



DEDICATED URL

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

Once you've submitted your signed agreement, 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.





DEDICATED URL

Tracking and Application Status Reporting

As your clients begin using your dedicated URL and completing the application, you will receive daily email updates listing each applicant and the status of their application. (see screenshot)





MEMBER PROMOTIONS: SECOND QUARTER

How to Receive a Free CEO Circle Membership and/or Renewal:

1. For Current CEO Circle Members

If a current CEO Circle Member funds a minimum of \$750,000 in the preceding 12 months prior to their membership expiration date, the \$1,000 annual membership fee will be waived for the 12-month renewal.

Note: this promo does not apply to the \$1,000 CEO Membership fee required to offer "The Big Deal" or the "IO Bankroll" products. That fee must still be paid before the current membership expiration date if an RP wants to continue offering these products. This promotion is subject to change and may be discontinued at any time.

2. For Members who signed up for the Free, 90-Day CEO Circle Membership

If the member funds a minimum of \$50,000 during the 90-Day Free Trial period, the **FREE membership** will be EXTENDED for another **30 days**.

If the member funds a minimum of \$500,000 during the 90-Day Free Trial period, the \$1,000 membership fee will be waived for the proceeding 12 months.

Note: this promo does not apply to the \$1,000 CEO Membership fee required to offer "The Big Deal" or the "IO Bankroll" products. That fee must still be paid in advance if an RP wants to offer these products. Promotion expires on 3/31/2024.





SIGN UP TODAY

Sign Up to Get Started

- 1. Contact your assigned Loan Consultant and he/she will send you an email to complete the agreement via DocuSign.
- 2. Or, visit <u>www.arffinancial.com/rpagreement</u> download the agreement, complete it and email it to your Loan Consultant or to <u>funding@arffinancial.com</u>.

ARF FINANCIAL	REFERRAL PARTNER AGREEMENT ARF Financial, LLC * 1300 Concord Terran, Suita 300, Starrin, PL 33323 Toll From Phone: 566-702-4410 * 100 From Pare 566-702-4451 *
Businesses Bank on Us. This Referral Patter Agreement between ARF Financial, LLC, a Californ contact information is as follows:	Drank referrabijueffinancial.com at (this "Agroement") is entered into as of the referral partner ("RP") whose address as herited liability company ("APP") and the referral partner ("RP") whose address
If an individual:	
Name (*RP'):	
Social Security Number:	
Street Address:	
City, State, Zip: Phone Number	
Fax Number	
Cell Phone Number:	
Ernail Address:	
If a company:	
Contact Name:	
Company Name ("RP"):	
Federal Tax ID #:	
Company Street Address: City, State, Zir:	
Phone Number	
Fax Number	
Contact Cell Phone Number:	
Contact Email Address	
RP Banking Information for Payments: Name On Account:	
Name On Account	
ABA Routing Number (ACH):	
Account Number:	
servicing services throughout the United	as following recinit. ans and providing broks and landing institutions ("Lendor(s)") with murketing and I States ("Lendor(s)") to restaurant murchants and other retail hostones one by ABF or by Lendors drough ABF's Lendong Services are collectively referred to be
prospective borrowers of ARF or its Lend	ducts and services to Merchants and/or has customer relationships with Merchants that does, which RP desires to refer to ARP through
designated ART Sales Representative ("A C. RP and ART desire to have RP marke through the ART Rep.	BF Rep ⁺). t and promote Learn and to surve as a referral source of prospective customers for Lo

Departme Internal Re	Identification Num of the Teasury remain Service Go to www.irx.gov/FormW9 for i	netructions and the latest		Give Form to the requester. Do no send to the IRS.
Τ,	Name (as shown on your income tax return). Name is required on this line	do not leave this line blank.		•
3	Business name/disregarded entity name, if different from above			
Printertype. No Instructions on page	Once a propriate that for federal that classification of the persons whose influencing views blocks. Included administration properties or O composition Natic Checks the appropriate box in the leve above for the sex classification Natic Checks the appropriate box in the leve above for the sex classification Life Check the appropriate box in the leve above for the sex classification and the LLC that is near classification as a range—entered in the sector for U.S. Assistant to Composition of the compos	on Partnership I S-S corporation, P-Partnersh don of the single-member owns from the owner unless the own	Suchestee	4 Exemptions (codes apply only certain entities, not individuals, estimated in the entitle of individuals, estimated on page 3; Exemption from FATICA reporting code (if any) Code (if any)
	Address (number, street, and apt. or suite no.) See instructions.	A	rednesse, e statue to	rd address (optional)
8	City, state, and 23P code			
L	List account numberly here (optional)			
ľ	Call account numberly new patronsy			
Note: If	r. the account is in more than one name, see the instructions for in To Give the Requester for guidelines on whose number to enter.	a number, see How to get a s 1. Also see What Name an	or .	tentification number
Note: If Alumber Part Under p	the account is in more than one name, see the instructions for in- 7o Give the Aequester for guidelines on whose number to enter. Certification consists of perjay, I certify that: unther shown on this form is my correct teacover identification in.	1. Also see What Name an mber for I am waiting for a r	or Employer is	and to mak and
Part Under p 1. The n 2.1 am s	the account is in more than one name, see the instructions for lin To Give the Requester for guidelines on whose number to enter. Certification enables of perjun, it certify that:	1. Also see What Name an more (or I am waiting for a section withholding, or ib) I	or Einplayer's	and to meli; and
Post: If Alumber Under p 1. The n 2. I am n Servic no lor 2. I am n	the account is in more than one arms, see the instructions for its 70 cills the Requestion for guidelines on whose number to enter. Cartification writing of parky, 1 certify that curries disource to this limit in my correct tappyer identification in the disource to this limit in my correct tappyer identification in the disource of the limit in my correct tappyer identification in the disource of the limit in my correct tappyer identification in proper displict to backing without pass arms of a ta ger subject to backing without pass arms of a ta U.S. claims or of the U.S. penson judinost below; and	Also see What Name an the for I am waiting for a sackup withholding, or (b) I i turn to report all interest or	number to be insultave not been no dividends, or (c) the	and to meli; and
Note: If Alumber Linder programme 1. The miles of the service of t	the account is in more than one name, see the instructions for in 75 Giller the Requester for guidelines on whose number to enter. Certification entallists of polycy; I certify that markless of polycy; I certify that marker shown on this term is my correct teappyer identification no of abdied to backup withholding because (b) I are exempt from ger subject to backup withholding because (b) and official an exempt from ger subject to backup withholding official and event of it is ger subject to backup withholding and official an event of it is	1. Also see What Name an other jor I am waiting for a nackup withholding, or (b) I like to report all interest or empt from FATCA reporting useful for the PATCA reporting useful for the Market Name Action, firm 2 de	number to be insu- have not been no dividends, or (c) to its correct. are currently subjects not apply. For	and to mely and diffied by the Informal Revenues he IPS has notified me that I a set to backup withholding beca- mortgage internet paid.
Note: If Number Under p 1. The n 2. I am s Service 1. The F Certification in the constitution of the certification	the account is in more than one area, see the instructions for in 2. Certification are admitted by the account of the accoun	1. Also see What Name an other jor I am waiting for a sackup withholding, or jit! I I kne to report all inner on eport and inner on eport on FATCA reporting in notified by the IPS that you estate transactions, limit 7 discous to an individual entire tools to an individual entire to but you must provide your.	number to be insu- have not been no dividends, or (c) to its correct. are currently subjects not apply. For	and to mely and diffied by the Informal Revenues he IPS has notified me that I a set to backup withholding beca- mortgage internet paid.
Part Under p 1. The n 2. I am s 5ervic no lor 2. I am s 4. The F Certification of the r Sign Here	The account is in invest than one man, we has instructions for the Care less Reliquest the collisions on the countries see for "Care less Reliquest the Care Care Care Care Care Care Care Car	1. Also see What Name an interpret of I am waiting for a neackup withholding, or (b) I illuse to report all interest or rept from FATCA reporting incitied by the IRS that you, restillate than actions, fem 2 did not not pour must provide your a but you must provide your to be a control or the provide your and your	or Employer is the limit of the	and to mely and diffied by the Informal Revenues he IPS has notified me that I a set to backup withholding beca- mortgage internet paid.
Pass Under p 1. The n 2. I am s 5 envis no los 2. I am s 4. The 5 Certifica you have acquisti other the Sign Here	The second in a more than the enemy, and the harburdens for the Contribution of the contribution of the contribution of the Contribution of the contribution of the contribution of the more contribution of the contribution of the contribution of the more contribution of the contribution of the contribution of the contribution of the Contribution of the contribution of the Contribution of Contribution of Contribution of Contribution of Contribution	1. Also see What Name an interest program with a see What Name and the port and walking for a see that the see that t	or Employer is the first to be insultant to be	ued to meli; and diffied by the Internal Revenues he RG has notified me that I a sct to backup withholding beca- mortique internet paid, (PR), and general paid, (PR), and general paid, e instructions for Part II, taker.
Note: If Alumber Part Under p 1. The n 2. I am s 5 envis no los 2. I am s 4. The F Certifica you have acquish other the Sign Here Gen Section noted. Future i	The second is a freeze harm one carry, and the Productions of the Control Register (1997). The control Register (1997) is a control of the Control Register (1997) in the Control R	1. Also ass What Name an walking for a cackup withholding, or git it is used to provide the property of the provided provided to the provided provided to the provided to	of Employer and Francisco	sed to male and do male and the male and the male and the male and the BC has notified me that it is not to backup withholding bacamongage interest paid. The male and the mal
Past Linder p 1. The n 2. I am s 5 service no los 2. I am s 4. The F Certificacyou have acquistic other the Sign Here Gen Section noted. Future included. Future included.	The second is not the law serve, as we have validated by the case in Alganetic or Binguist or Binguis	1. Also see What Name an order to be a see white the see will be a see which the see white the	of Employer to be issued of Employer to be issued on the instance not been no facilities of the instance not been no facilities of the instance of the instanc	sed to male and do male and the male and the male and the male and the BC has notified me that it is not to backup withholding bacamongage interest paid. The male and the mal
Note: If Alamber Part 1 Under pr 1. The m 2.1 am in Service Serv	The annual is a root of the own parts are less a resident for the CPUS and the control of the co	1. Also ass What Name an inches por lam walling for a nacious without program of the property of the program o	of Employer in Institute to be issue to the institute to be issue to the institute to be in no the institute to be in no to be in not be in	and to mile, and dischair by the Interval Reseauch to the Schair cofficial rise that I is but to backup withholding beca- morphysis reserved paid, more price and the control of the entitle control of the control owner, price, sweets, or great the price control of the control of the text and certain other.
Note: If Alamber Part Under p 1. The in Service 1. The F 1. The F 1. Service 1. The F 1.	The country of the co	1. Also ass What Name an walling for a cockup with the port and walling for a cockup withholding, or pit 1 income to report a control with the port and port and port and provide your to provide your to port and provide your to pro	of Employer a law of Employer and Emp	and to make and defined by the Information of the Month of the Information of Informa
Note: If Alamber Part Under p 1. The in Service 1. The F Control Service 1. The F Service 1. The F	The country of the co	1. Alana see What Name an armony pri see the pri see waiting for a cancing withhelding, or did it is to sport all intended to the pri see to sport all intended to the pri see that you want to the pri see that you want to the pri see that you want to be included to the see that you want to be included to the see that you want to be a read to	number to be issue member to be issue management of being to the second of the second	well for mid, and differed by the othership Revenue of the School and the Schoo
Note: If Alumber Part Under pi 1. The n 1 Service no lot no l	The country of the co	1. Alaas ass What Name an motion per an evaling for a com- part and per an evaling for a com- part of the per an evaluation of the law to report all refer set or per term FATCA reporting or retificed by the SE that you alone to an individual retired to the compart of the compart of a fount 1000-1000 (blood a found 1000-1	of Employer is to be issue on the control of the co	and to milit and discount and the Military and the Milita



QUESTIONS AND ANSWERS

Q&A

To ask a question, click the "Raise Hand" icon at the bottom of the webinar task bar. This will allow you to be unmuted and ask your question.

