ARF FINANCIAL

Businesses Bank on Us.™

25 YEARS

SMART CAPITAL.
REAL RELATIONSHIPS.

Human 2 Human.

Flexible access to capital, and experienced guidance you can trust — for over 25 years.

Kendall Severson

Vice President, ARF Financial

HUMAN 2 HUMAN

Capital decisions are business decisions. Make them with your trusted lending partner, ARF Financial.

25 years

Helping business owners make confident capital decisions.

Experienced guidance you can trust — from an experienced loan consultant who answers the phone, not an algorithm that scores you.

Relationship focused

One dedicated loan consultant from your first call through the life of your loan. Not a queue, not a portal — one-on-one service that sets us apart.

Flexible solutions

Working capital built for your business and your industry — sized on your real sales, structured around your actual cash cycle.

Bank partner network

True bank loans and revolving lines of credit, backed by state-chartered, FDIC-insured banks across the country.

WHAT CAPITAL ACTUALLY COSTS

The better your week, the more it should be worth to you.

> **When repayment is a percentage of every sale, a strong month accelerates what you owe and quietly pushes your effective rate up. A fixed weekly payment does the opposite: the profit from your hard work stays with you.**

Fixed

Fixed weekly payments and fixed rates known before you sign, on terms up to 36 months. Repayment is never tied to your credit card transactions.

Lighter

No collateral on amounts up to $750,000, and no tax returns or financial statements. The interest may be tax deductible — consult your tax advisor.

Reversible

Early payoff options with no penalty — and we can pay off up to two existing advances or short-term loans in the process.

OUR TRACK RECORD

Twenty-five years of funding business success.

25yrs	24k+	$2B+	5/5
Lending to merchants nationwide since 2001	Loans and revolving lines approved	In proceeds delivered to business owners	Rated Excellent — Trustpilot TrustScore 5 out of 5

A best bet alternative when traditional bank financing isn't an option, or when your finance needs require more funding solution options to meet your goals.

★★★★★

She made the typical arduous process of financing a business a painless experience — very informative and knowledgeable about the product best suited for our needs.

Adam · verified on Trustpilot

★★★★★

Kendall has great customer service skills and made me feel comfortable. Everything was fast and smooth.

Regina · verified on Trustpilot

★★★★★

Kendall Severson pulled me through the process. She was great!

Ronald · verified on Trustpilot

Verified customer reviews on Trustpilot. ARF Financial is licensed by the California Department of Financial Protection and Innovation, #6037958.

REVOLVING LINES OF CREDIT

Four ways to shape the same line of credit.

	BANKROLL	IO-BANKROLL	ELEVATE	FLEXPAY
	The ultimate revolver	Interest-only, one year	8-week Interest-only breather	Defer the principal
Approval	$5K – $1.5M	$10K – $1.5M	$5K – $1.5M	$10K – $1.5M
Term / **Interest-only**	Term: Up to 24 months	Interest-only: Full 1 year	Interest-only: Up to 8 weeks	Interest-only: Up to 26 weeks
Draws from	$5,000	$10,000	$5,000	$10,000
Revolving period	26 weeks – 1 year	11 months	26 weeks – 1 year	26 – 40 weeks
	Best all-round fit — draw, pay down, redraw, all year.	Lowest payment while a project ramps to revenue.	Take the breather once for 8 weeks, or twice for 4.	Defer principal for lower payments now.

Across all four: unlimited draws and partial principal paydowns during the revolving period, typically wired within 24–48 hours of request · early payoff with no penalty · repayment never tied to your credit card transactions · 3–4 points at closing.

THE RIGHT FINANCING FOR WHAT'S NEXT

What is on your To Do list?

One revolving line of credit covers all of it. Draw what you need, pay it down when the cash comes back, and draw again — for up to a year, with no new application and quick access to funds, typically within 24 to 48 hours of your draw request.

- ✓ **Bridge to bank financing**

  Cover the gap now, on terms you know before you sign, while conventional financing works its way through.

- ✓ **Consolidate debt · free up cash flow**

  Pay off up to two existing advances or short-term loans and stop the daily debits eating your week.

The two most common places merchants start — and both put cash back in your pocket immediately.

EXPERTS IN YOUR INDUSTRY

We've likely funded a business like yours.

- Restaurants, bars, caterers, bakeries, specialty food
- Liquor stores, grocery stores, pharmacies
- Automotive repair and service
- Doctors, dentists, chiropractors, orthodontists
- Manufacturing and wholesale
- Salons, spas, and other business retailers

Hundreds of approved industries in total — full list at arffinancial.com/industries

NOW FINANCING 3 SKILLED TRADES

HVAC • Plumbing • Electrical

Capital for service vehicles, job-site equipment, emergency repair inventory, licensed technicians, and expanding service territories.

3+ years in business	$300K+ annual sales
651+ Beacon score	Up to $250,000
Registered entity with EIN	Home-based may qualify

No minimum W-2 employee requirement. Site inspections may be required.

HOW IT WORKS

Three steps. Under a week.

01

Apply

One application and three months of recent bank statements. No tax returns, no financial statements, very little paperwork.

02

Get approved

Normally within 48 hours, same-day in many cases. We size the offer on your actual net sales, not a formula you can't see.

03

Get funded

Initial funding in as little as 3–5 business days. After that, draw against your line for up to a year with no new application — draw requests are typically wired within 24–48 hours, often the next day.

Basic criteria: Minimum 1 month in business under the same ownership · Minimum monthly sales of $17,000 (about $200,000 annually) · Guarantor Equifax score of 575 or higher · Maximum of two outstanding advances · Loans from $5,000 to $1.5 million per location, terms up to 36 months

ARF FINANCIAL
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Let's talk about what's next for your business.

Imagine what you could do with additional working capital. Fifteen minutes and three months of statements is all it takes to see what you'd qualify for — no obligation.

Kendall Severson

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SCAN TO CONNECT