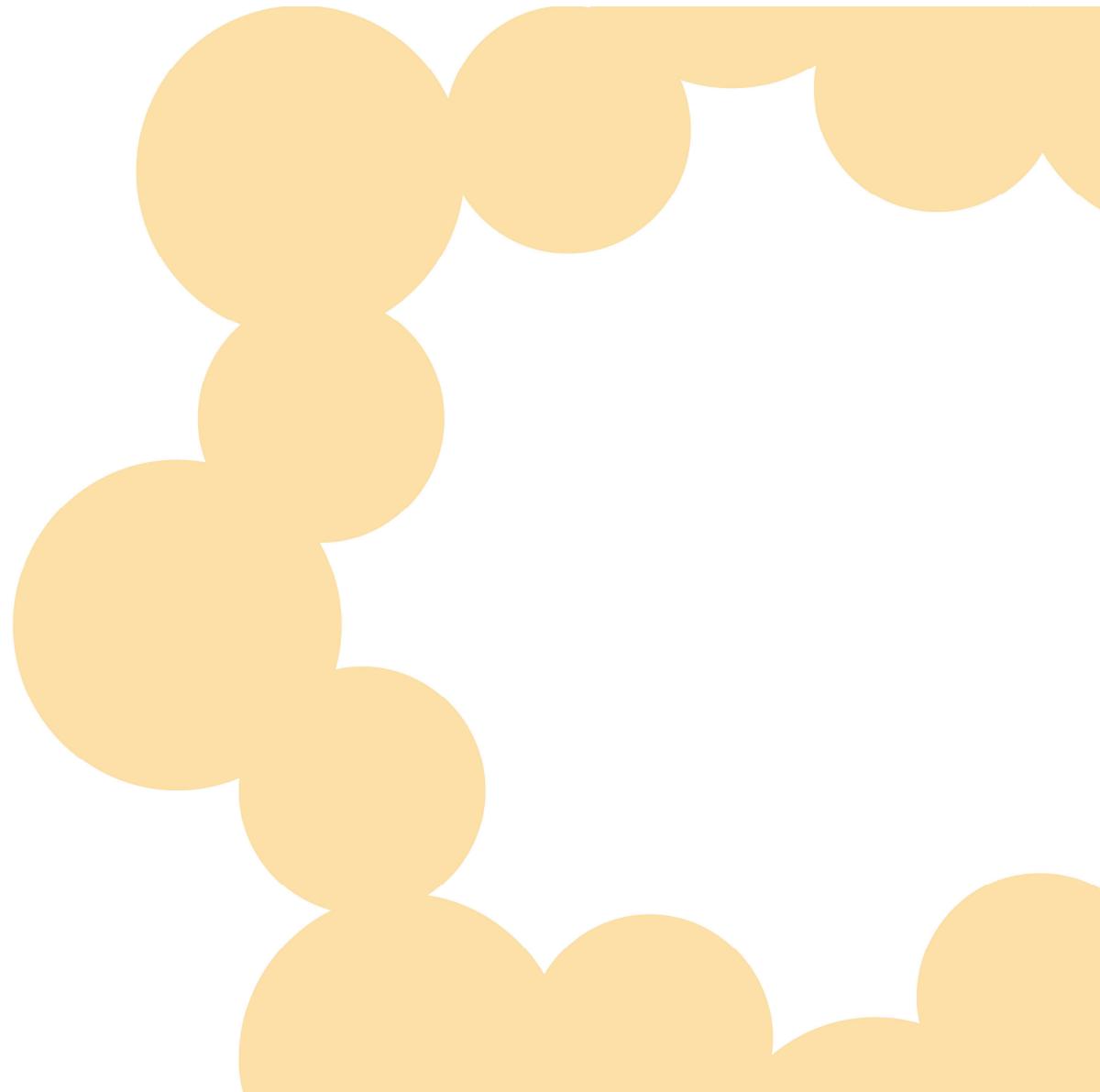


Channel Partners ELITE

Onboarding Guidelines

Your Partner In Funding



Elite Partnership Program

Target Customer Profile

- \$250,000 max funding / 18 month max term
- 3 years time in business
- 650 FICO minimum
- Bank balance minimum thresholds:
 - \$300K - \$750K revenue > \$10,000 minimum ADB
 - \$750K - \$1.5MM revenue > \$20,000 minimum ADB
 - \$1.5MM+ revenue > \$25,000 minimum ADB
- Avg monthly deposit requirement: 5
- Negative balance days: limit 6 in past 3 months
- NSFs days: limit 10 in past 3 months
- No tax liens over \$100K
 - \$50K+ tax lien balance requires proof of payment plan
- Competitor balances: must net 50%
- Payoff up to 2 competitors; \$75K max payoff
 - Can coexist with one LOC, need terms and balance to review.
Cannot take a 3rd position.

Working with CPC

- 12 point commissions**
 - Paid within 24 hours
 - Portal access
 - Track deals through funding process
 - Generate documents and send via DocuSign
 - Offer turnaround time 3-4 hours
 - 100% Early Satisfaction program available
-
- **Platinum pricing tier is capped at 6 points
 - **Elite, Plus, and Premium tiers can be marked up 12 points
 - All approval sheets list buy rates only

Products Offered

Business Loan v. Business Advance*

Business Loan

- Customer is a Borrower
- CPC is a Lender
- Payment
- Term
- Amortization Schedules
- Pays Back or Paid-Off
- Pull % of monthly deposits
- Loan Amount (Approval)
- Guarantee of re-payment
- Most states will default to loan
 - VA is a required Loan state

Business Advance

- Customer is a Seller
- CPC is a Buyer
- Remittance
- Underwritten Completion Period
- NO Amortization Schedules
- Satisfies an Agreement
- Specified % of anticipated revenues
- Purchased Price (Approval)
- No Unconditional Guarantee to repay
- Required Business Advance
 - AK, CO, CT, GA, MI, MT, ND, NJ, NV, NY, OK, RI, SD, VT & all sole props

Please note: Our 100% Interest Forgiveness program is referred to as EARLY SATISFACTION due to the business advance requirements.

Approved Industries

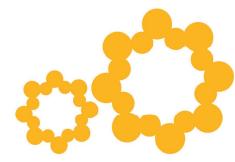
Building Supply	Auto & Repair	Air Travel
Cleaning	Breweries w/ dist.	Apparel / Furniture
Construction – Residential/Commercial	Care Providers	Entertainment
C-Stores	Construction – Civil	Fitness / Sport
Doctors / Dentists	Construction – Comm	Hospitality
Gas	Franchise Restaurants / Quick Service	Hotels
Grocery	Laundry Services	Non-franchise Restaurants
Hardware	Manufacturing (durable & nondurable)	Passenger Transportation
Landscaping	Medical – Other	Specialty
Liquor	Professional	Restaurants
Local	Services Retail	Travel / Tourism
Couriers	Technology	Salons / Spas
Specialty Trades	Wholesale (durable & nondurable)	Bars / Taprooms
Warehouse		Dry Cleaners



ELITE

Restricted Industries

- Adult Entertainment
- Agriculture (seasonal and Commodity farming)
- All Other Animal Production
- Automotive Dealerships
- Bail Bonds
- Cannabis Growers/Sellers (including cannabis only service providers)
- Class 3 Weapons Dealers
- Credit Services (asset management, collection services, credit repair companies)
- Day Trading Enterprises
- Financial Services (broker/dealers, depository institutions, non-depository credit institutions)
- Forestry
- Gambling Establishments (brick and mortar, on-line)
- Government/Municipal Agency
- Insurance
- Legal Services
- Mining
- Mobile Home Dealer
- Multi-Level Marketing
- Non-Profits
- Oil-Drilling/Fracking
- Owner/Operator Trucking Business (single unit)
- Political Organizations
- Precious Metals
- Publicly Traded Companies
- Religious Organizations
- Tax Preparation
- Transportation



ELITE

POWERED BY CHANNEL

Q&A

Looking forward to our new partnership!