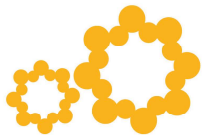


Channel Partners ELITE

Onboarding Guidelines

Your Partner In Funding



ELITE
POWERED BY CHANNEL

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
- NSF 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

Cleaning

Construction –
Residential/Commercial

C-Stores

Doctors / Dentists

Gas

Grocery

Hardware

Landscaping

Liquor

Local

Couriers

Specialty Trades

Warehouse

Auto & Repair

Breweries w/ dist.

Care Providers

Construction – Civil

Construction – Comm

Franchise Restaurants /
Quick Service

Laundry Services

Manufacturing (durable
& nondurable)

Medical – Other

Professional

Services Retail

Technology

Wholesale (durable &
nondurable)

Air Travel

Apparel / Furniture

Entertainment

Fitness / Sport

Hospitality

Hotels

Non-franchise Restaurants

Passenger Transportation

Specialty

Restaurants

Travel / Tourism

Salons / Spas

Bars / Taprooms

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

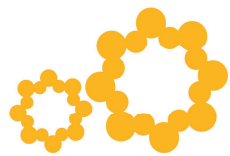
Publicly Traded Companies

Religious Organizations

Tax Preparation

Transportation





ELITE

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Q&A

Looking forward to our new partnership!