

BOONfi™

Because You're Worth It

The Leader in 2nd Chance Financing

- Definition; **Boon** – noun, 1. a great benefit 2. something to be thankful for 3. a favor sought
- BoonFi is proudly powered by Allegro Credit with **50+** years in consumer lending
- One joint application for Allegro and BoonFi
- BoonFi is the only 2nd chance payment plan powered by the leading 1st look lender
- BoonFi's innovative lease-purchase model enables the lowest pricing for the highest risk applicants
- BoonFi approves the most prime-lender declined applicants (Allegro, Wells Fargo, HealthiPlan & CareCredit)

Program Benefits

- Soft-check no-risk customer pre-qualification
- No gimmicky low dollar approval amounts – Approvals up to **\$5,000**; average approvals of **\$3,000** & no less than **\$2,000**
- Increase customer loyalty & lower repurchase cycle down to 3 years via BoonFi's innovative lease-purchase plans
- Ideal for customers preferring to make smaller monthly payments, avoid a large upfront purchase price, on fixed income, or those with challenged credit!



No Perfect Credit Allowed.

LEASE-PURCHASE PRICING

Device Amount	Monthly Pricing
\$1,000	\$37 - \$72
\$1,500	\$56 - \$108
\$2,000	\$74 - \$144
\$2,500	\$93 - \$143
\$3,000	\$111 - \$147
\$3,500	\$130 - \$144
\$4,000	\$148 - \$164
\$4,500	\$167 - \$170

Higher the credit score, lower the payment

Pricing on approved credit & subject to change.

New Financing App

- To create a new application, simply click **“New Financing App”** from the left navigation panel to begin
- Applicants declined for prime-financing offers will automatically waterfall down to BoonFi for the opportunity to be approved for 2nd chance financing offers
- Alternatively, selecting **“New Lease App”** from the left navigation will bypass the Allegro prime product offers and go directly to the lease-purchase financing option

The screenshot displays the BoonFi Merchant Portal interface. The left navigation menu is visible, with the 'New Financing App' option highlighted by a red circle. The main content area shows a table of application entries with columns for #, Submitted, Prov, User, Agmt ID, Aprvl No, Name, Status, ACH, Funded, and Options. The table contains 10 entries, with the first entry being 'Doe, Boonfi' with a status of 'Approved signed'. The bottom of the page shows a pagination bar indicating 'Showing 1 to 10 of 12 entries'.

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Number of Entries: 10 per page

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New Financing App

New Leasing App

#	Submitted	Prov	User	Agmt ID	Aprvl No	Name	Status	ACH	Funded	Options
1	11/07/2018	T0101	Rob Gr...	481998	TE481998	Doe, Boonfi	30 Approved signed	✓	-	
2	11/07/2018	T0101	Rob Gr...	481483	TE481483	rg, tim	30 Approved signature required	-	-	
3	10/31/2018	T0101	Rob Gr...	478454	TE478454	Doe, Boonfi	23 Approved signed	✓	-	
4	10/31/2018	T0101	charli...	478317	-	Doe, Boonfi	Incomplete Draft	-	-	
5	10/30/2018	T0101	Rob Gr...	477970	-	Doe, Boonfi	Incomplete Draft	-	-	
6	10/30/2018	T0101	Rob Gr...	477968	-	Doe, Approve	Incomplete Draft	-	-	
7	10/30/2018	T0101	Rob Gr...	477965	-	Doe, Approve	Incomplete Draft	-	-	
8	10/30/2018	T0101	Rob Gr...	477916	TE477916	Doe, Boonfi	22 Approved signed	✓	-	
9	09/11/2018	T0101	charli...	454686	-	griffin, robin	Approval Expired	✗	-	
10	08/13/2018	T0101	charli...	443464	-	nelsno, Approve	Prequal Unavailable Complete this Application	-	-	

Showing 1 to 10 of 12 entries

1 2

Application

- Step 1, simply enter the application fields & select the green “Pre-Qualify” button

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New Application

Applicant

First Name

*

Last Name

*

Enter applicant's legal first and last name according to their state driver license or ID.

Street

*

City

*

State

State

▼

*

Postal/Zip Code

*

SSN/DOB

Social Security Number

*

Date of Birth

*

Income

Annual Net Amount

\$ 0

*

Monthly Net Amount

\$ 0

*

You may include income that you earn or own, including funds regularly deposited into accounts you own. If you are age 21 or older, you may also include accessible income which is not earned or owned by you but is regularly accessed or used to pay your expenses. You need not list income from alimony, child support, or separate maintenance payments unless you wish it considered as a basis for repaying this obligation.

Contact

Phone

(877) 331-6531

×

*

Email

john.doe@allegrocredit.com

✉

Pre-Qualify

☐

Click to Pre-Qualify: Check for Approval
Checking for approval will not affect customer's credit (soft hit).

For Assistance with this Program

Please contact us at (800) 533-0467 or by email at support@allegrocredit.com

Applicant SSN/DOB

Complete applicant information, including Social Security Number and Date of Birth are required to apply for financing.

Income

Annual net income is take-home pay after taxes and other payroll deductions. (i.e. \$5,000 monthly net income is \$60,000 annual net income)

Contact Info

Home phone or cell phone is required.

By providing your Cell Phone (wireless) number, you consent to receiving telephone calls from us.

Pre-Qualify

For program information or assistance, please contact us at (800) 533-0467 or by email at support@allegrocredit.com

Pre-Qualify

- Please read the soft-check Pre-Qualify disclosure to the applicant and click the blue “Run Pre-Qualify” button

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Pre-Qualify

The following must be read to the customer.

“

You understand and agree that you are providing instructions to Allegro Credit under the Fair Credit Reporting Act ("FCRA") to access information from your personal credit profile or other information from one or more consumer reporting agencies such as Equifax, Experian, or TransUnion. You authorize Allegro Credit to obtain such information solely to conduct a pre-qualification for credit.

By verbally agreeing and proceeding, we will initiate a "soft pull" of your credit and this will not affect your credit score. Do you agree?

”

☐ By checking this box and running pre-qualify, merchant confirms:

1. Customer identity has been confirmed by government-issued picture ID.

2. Customer has heard or reviewed the disclosure language above and has stated "Yes, I agree"

Run Pre-Qualify

Cancel

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By providing your Cell Phone (wireless) number, you consent to receiving telephone calls from us.
















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Application

 Edit Applicant

✓ Pre-Qualified for BoonFi lease program (please complete application)

Offer contingent on submission of full application where additional pre-selected criteria bearing on the consumer's creditworthiness may disqualify applicant, and application must be in conjunction with purchase of valid collateral defined by product or instrument offered at or below manufacturer recommended pricing by an approved Allegro Credit merchant.

For program information or assistance, please contact us at (800) 533-0467 or by email at support@allegrocredit.com

Payment Plan

① This applicant qualifies for a BoonFi program lease for up to \$4,000.00! You're welcome to recommend a different product or accept a second form of payment to bring the total amount leased to \$4,000.00 or less.

Retail Value

\$	4,000.00
----	----------

Lease Term Length

 36 months

Monthly Lease Payment

\$	146.21
----	--------

Boonfi Program

Lease approval for a retail value from \$1,000.00 to \$4,000.00.

Equipment

Manufacturer & Model

Serial Number

Delivery & Payment

Delivery Date

Serial Number Information

Enter TBD if serial numbers are unknown at this time.
Use the "Product Info" application menu option to enter
the serial number of each aid separated by a "/" or dash.
Serial numbers must be entered prior to funding.

Hard-Credit Check Application

- Next, enter the **Equipment** information & select a “**Delivery Date**”
- scroll down to **Notice to Applicants** and read the hard-check disclosure & click blue “**Submit Application**” button

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Lease Terms	Retail Value	Lease Term Length	Monthly Lease Payment
	\$ 4,000.00	36 months	\$ 146.21

Boonfi Program

Lease approval for a retail value from \$1,000.00 to \$4,000.00.

Equipment	Manufacturer & Model	Serial Number
	<input type="text"/>	<input type="text"/>
Delivery & Payment	Delivery Date	
	<input type="text"/>	

Must be no more than 60 days out.

Serial Number Information

Enter TBD if serial numbers are unknown at this time. Use the "Product Info" application menu option to enter the serial number of each aid separated by a "/" or dash. Serial numbers must be entered prior to funding.

Notice to Applicants

The following must be read to the customer.

“ You may apply for credit in your name alone without your spouse or any other person regardless of sex or marital status. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against: credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicants income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with this law is the Federal Trade Commission, equal credit opportunity, Washington, DC 20580.

You agree that the stated and represented information listed on this application is true and complete. You authorize Allegro Credit and/or any proposed assigned to verify your credit standing(s) and employment as deemed necessary.

”

☐ Notice has been read to applicant(s) and a full credit check has been authorized.

Complete Agreement

- After successful application submission you will automatically be redirected to the “**Applications**” dashboard seen below
- Next, locate the applicant name & click the “**Options**” drop-down tab on the far right - to execute the lease agreement click “**Customer Signing**”
- “**Handshake**” icon identifies a BoonFi customer, a “**Bank**” icon identifies a prime lease customer & “**Money**” icon identifies a prime financing installment customer

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Approved

Application for Boonfi Doe has been successfully saved.Customer signature required to complete agreement.

Q Advanced Search

Number of Entries

10 per page

Search

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New Leasing App

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4		10/31/2018	T0101	charli...	478317	-	Doe, Boonfi	Incomplete Draft	-	-	
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9		09/11/2018	T0101	charli...	454686	-	griffin, robin	Approval Expired	✗	-	
10		08/13/2018	T0101	charli...	443464	-	nelsno, Approve	Prequal Unavailable Complete this Application	-	-	

view

Customer Signing

Product Info

Change Deal

Abandon

Reverse Abandon

Lease Signing Options

- Next, select an option to execute the lease agreement. In all scenarios, BoonFi customers always e-sign their agreement.

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Approved Application for Boonfi De

Q Advanced Search

Number of Entries

10 per

#		Submitted
1		11/07/2018
2		11/07/2018
3		10/31/2018
4		10/31/2018
5		10/30/2018
6		10/30/2018
7		10/30/2018
8		10/30/2018
9		09/11/2018
10		08/13/2018

Showing 1 to 10 of 12 entries

5

1

0

0

\$ 0.00

New Financing App

New Leasing App

	ACH	Funded	Options
	-	-	
	-	-	
	✓	-	
	-	-	
	-	-	
	-	-	
	-	-	
	✓	-	
	✗	-	
	-	-	

« 1 2 »

Lease Signing Options

✎ Enter bank info and eSign now

The customer is present. I would like to enter their bank account information for the first payment and allow the customer to eSign from the computer or device in this practice.

🏦 Enter bank info now and send eSign email

I would like to assist the customer by entering their bank account information and then send an email to allow the customer to eSign from their own computer or device.

✉ Email customer for bank info and eSign

Send email to customer to allow customer to enter their bank account information for the first payment and eSign from their own computer or device.

Cancel

- Next, please read disclosure to customer to complete e-signature

🔒 LOGOUT

The application for Boonfi Doe is ready for signing or being processed. Please make sure you have signed so we can process your application. ×

CUSTOMER CONTRACTS

Dear Valued Customer,

Some disclosures and contracts may be made using an eSign platform. Please review the following notice regarding electronic disclosures before proceeding:

- You have the right or option to have disclosures made available on paper or in other non-electronic form;
- You have the right to withdraw prospectively the consumer's consent to receive electronic disclosures, and without conditions, consequences or fees if the consent is withdrawn;
- This the consent applies to the current and future transactions with Allegro Credit for regarding this particular account number, such as future modifications to your contract;
- You may withdraw consent by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant;
- You may change your email address on by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant; and
- You may, upon request, obtain a paper copy of this electronic disclosure, by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant;
- System requirements for access to and retention of the electronic disclosures and eSignature are:
 - Microsoft Windows 10 using Microsoft Edge, Internet Explorer 11, Firefox, or Chrome
 - Microsoft Windows 8 using Internet Explorer 10 or later, Firefox, or Chrome
 - Microsoft Windows 7 using Internet Explorer 10 or later, Firefox, or Chrome
 - Microsoft Windows Vista using Internet Explorer 9, Firefox, or Chrome
 - Mac OS X v10.9 or later using Safari 7 or later, Firefox, or Chrome
 - iOS or Android using any of the above browsers

Accept

Decline

- Occasionally there can be an issue confirming if the identity of an applicant. In this scenario, the **Verify Phone** alert will display as seen below
- A code will be texted to the applicant's cell phone that they then provide to you to enter for ID verification

[LOGOUT](#)

CUSTOMER CONTRACTS

Verify Phone

Mobile Phone Number

Please provide your mobile number in the field above.

Code

Please enter the code sent to the mobile number you provided in the field above.

[Continue >](#)[Resend Code](#)

Review Contract

- Next, The customer can either review the agreement or you can download a PDF and print the agreement for the customer to review and keep

CUSTOMER CONTRACTS

[Review Contract](#)[First Payment](#)[Sign Contract](#)[Complete](#)

Lease Contract

[Download PDF](#)

Allegro Credit

CONSUMER CLOSED END LEASE

CONSUMER PAPER

Lease Number: TE481998 Lease Date: 11/30/2018 Delivery Date: 11/30/2018 (e) Scheduled Lease End Date 11/29/2021 (e)
Lessor(s) Allegro Credit Lessee(s) Boonfi Doe

Specialist in Hearing Instruments: [T0101] BoonFi Team Test Acct A, 1111 Bayhill Dr, Suite 450 San Bruno, CA 94066, (650) 228-2237
THIS LEASE AGREEMENT, the "Lease", entered into as of the Lease Date shown above between Allegro Leasing, (State of Domicile and Type of Business Organization), located at 1350 Old Bayshore Highway, Suite 200, Burlingame, CA 94010 ("Lessor") and Boonfi Doe, who resides at 1111 Bayhill Dr., Suite 450, San Bruno, CA 94066 ("Lessee").

"We," "us" and "our" mean the Lessor. "You" and "your" mean the Lessee. This document provides the terms for your lease with us. Each person who signs this Lease is individually liable to us for all Lease obligations. The "Leased Property" or "Property" is the property described below that you are leasing from us. You agree to pay all amounts due under this Lease and fulfill all your obligations under this Lease. The Federal Consumer Leasing Act Disclosures, below, are also terms of this Lease. You are leasing the Leased Property and have no ownership rights in it unless you exercise your purchase option, if any. In this Lease, "e" means an estimate.

1. DESCRIPTION OF PROPERTY

Hearing-Aid Manufacturer / 1367852232

2. FEDERAL CONSUMER LEASING ACT DISCLOSURES

Amount Due at Lease Signing or Delivery	Periodic Payments	Other Charges (not part of your periodic payment)	Total of Payments (The amount you will have paid by the end of the Lease)
Capitalized Cost Reduction \$ 0.00	Your periodic payments are due <u>monthly</u> . Your first periodic payment of \$ <u>146.21</u> is due on <u>11/30/2018</u> (e) followed by <u>35</u> periodic payments of \$ <u>146.21</u> due on the 1st day of the month starting 1/1/2019.	Disposition fee (if you do not purchase the Leased Property) \$ <u>0.00</u>	
First Periodic Payment \$ 146.21	<input type="checkbox"/> If this box is checked, your periodic payments are due as follows:	\$ <u> </u>	
Refundable Security		\$ <u> </u>	
		Total \$ <u>0.00</u>	

[Continue >](#)

First Payment

- Next, complete the required first payment due at contract signing by entering the customer's bank information

CUSTOMER CONTRACTS

Review Contract **First Payment** Sign Contract Complete

Lease Contract

Lease Hearing-Aid Manufacturer / 1367852232
Lease Price \$4,000.00
Term 36 Months
Monthly Payment \$146.21 ⓘ
Total Due Today \$146.21 ⓘ
Next Payment Jan 1, 2019

Email

If you provide an email, a copy of the signed contract will be sent to the email address.

Make First Payment by Check (ACH)

1
2
3

John Doe
1800 First Street
San Bruno, CA 11111

Date _____

Pay To _____

Memo _____

_____ Dollars

021001088 0011222 0636

ABA Routing No. Bank Account No. Check No.

The line of computer numbers on the bottom of your check indicate your bank's ABA Routing Number, your Bank Account Number, and the Check Number as shown below.

- The ABA Routing Number has a special symbol before and after it.
- The Bank Account Number has a special symbol after it.

Note: These numbers may be in any order.

Check Holder Name

Check Information



ABA Routing Number



Bank Account Number






Please enter each of the following items for verification. Should you need assistance, please call us at (800) 644-8494 x230.

First Payment – Step 2

- “Automatic Payments” is the default option (ACH payments)
- Click blue “Continue” button to complete e-signature steps

Check Information

	<input type="text" value="ABA Routing Number"/>		<input type="text" value="Bank Account Number"/>	
<input checked="" type="radio"/> Checking Account			<input type="radio"/> Savings Account	
			<input type="radio"/> Money Market Account	

Automatic Payments

<input checked="" type="radio"/> Yes	<input type="radio"/> No
--------------------------------------	--------------------------

for verification. Should you need assistance, please call us at (800) 644-8494 x230.

Indicate **yes** to make automatic monthly payments from bank account entered.

Automatic Monthly ACH Payments

This authorizes SHERMAN CLAY & CO., DBA ALLEGRO CREDIT, to initiate automatic debits to your bank account.

Scheduled ACH payment amount \$146.21

Scheduled first payment begins on Jan 1, 2019 and reoccurs on the same day of each month until paid in full

Contract is scheduled for 35 additional monthly lease payments

Final payment is scheduled for Dec 1, 2021

This authorization for automatic payments will remain in effect until written notice is given in writing to Allegro Credit either to change or terminate this authorization prior to ending date.

[Continue >](#)

- Next, the customer completes the electronic signature & initials to execute the agreement

Your first lease payment information has been received. Please sign your lease contract.

CUSTOMER CONTRACTS

Review Contract First Payment **Sign Contract** Complete

Please Review & Act on These Documents



Credit Department
Sherman Clay Group

Allegro Credit

Powered by **DocuSign**

Please read the [Electronic Record and Signature Disclosure](#).
☐ I agree to use electronic records and signatures.

CONTINUE

OTHER ACTIONS ▾

DocuSign Envelope ID: B0F4A1C1-D380-4D9F-963D-EF62260883C9

CONSUMER CLOSED END LEASE

CONSUMER PAPER

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Hearing-Aid Manufacturer / 1367852232

2. FEDERAL CONSUMER LEASING ACT DISCLOSURES

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- On-demand reports can be run to provide comprehensive analytics insight to drive your business.

Merchant Portal - Repoi

https://secure.allegrocredit.com/merchant-portal/reports/

Rob Griffin | [T0101] BoonFi Team Test Acct A (Change Location) | Logout

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Standard Installment

Lease

Same As Cash

6

4

2

0

May

Jun

Jul

Aug

Sep

Oct

(MTD)

Last 6 Months by Application Date

0

May

Jun

Jul

Aug

Sep

Oct

(MTD)

Dollars Funded by Product Type

May 1, 2018 to November 8, 2018

Total Approval Rate

75%

Apps Submitted

12

Total Funded by Allegro

\$0.00

Reports

This is a beta release of Allegro Credit's in-portal reporting feature. If you have any questions or notice any discrepancy in the data, please call (877) 744-2290 or email support@allegrocredit.com.

Family Rate Sheets

Summary Report

Accounting Debit/Credit Report

Approved Not Funded Report

Create New Custom Report

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Powered by Vos & Howden, LLC

- New location enrollment
- Onboarding
- Training
- Marketing Resources
- Account Management

Please Contact:

Rob Griffin/Business Development

1-800-443-5190 Ext. 17

- rob@boonfi.com
- www.boonfi.com

- Merchant Help Desk
- Applications & Contracts
- Technical Support
- Customer Support
- Payments & Returns

Please Contact:

BoonFi/Allegro Customer Service

- 1-800-644-8494
- help@allegro.com
- www.allegrocredit.com