



Prohibited Merchant List - Effective 2/3/11

- Adult Entertainment
- Advertising Sales
- Airlines
- Annual memberships
- Antique/Collectibles
- Appraisal Services
- Art Galleries-MCA Not Allowed. Loan Product Only (2/3/11)
- Auction Houses (1/1/09)
- Automobile Dealerships New/Used (1/1/09)
- Bail Bonds
- Billing Services-MCA Not Allowed. Loan Product Only (2/3/11)
- Casinos
- Churches (2/3/11)
- Consumer Credit Counseling Services
- Construction Contractors MCA Not Allowed. See Restriction List (2/3/11)
- Cruise Ships
- Day Care Services (1/1/09)
- Day Tours
- Direct/Multi Level Marketing (i.e. Pyramid Scheme)
- E-Bay Sales
- Event Planning (1/1/09)
- Firearms
- Flea Market
- Funeral Homes-MCA Not Allowed. Loan Product Only (2/3/11)
- Furriers
- Guard Dog Service
- Heating/Air Conditioning/HVAC-MCA Not Allowed. Loan Product Only (2/3/11)
- Heating Oil
- Home Based Door to Door
- Housing Remodeling/Improvement (i.e. structural remodeling)
- Import/Export
- Insurance
- Internet Prescription
- Internet Sales (No Store Front)
- Internet Software Downloads
- Kiosks (Mobile)
- Law Firms (2/3/11)
- Maid Services-No Office Space (2/3/11)
- New and Used Car Dealers
- Online Dating/Memberships
- Pay Day Loan Companies (2/3/11)
- Plumbers-Contractors
- Pools/Spas
- Property Management/Realty
- RV Dealers (2/3/11)
- Roofing
- Schools-Private/Elementary/High School (2/3/11)
- Seminars
- Tax Return Preparation Services (2/3/11)
- Temp Agencies (1/1/09)
- Ticket Brokers (2/3/11)
- Tractor Trailer Transportation
- Travel Agencies
- Upholstery
- Warranty Companies
- Weight Loss Centers
- Wireless Phone/Accessories



Restricted List - Effective 2/3/11

- Appliance Stores
- Boating/Marina (2/3/11)
- Big Tick Retail (i.e. electronic, audio equipment)
- Check Cashing Companies (2/3/11)
- Construction Contractors-Loan Product Only (2/3/11)
- Entertainment (i.e. night clubs, comedy clubs, dinner theatre)
- Flooring
- Furniture Indoor/Outdoor (2/3/11)
- Gas Stations/Convenience Stores (2/3/11) Max split 5%
- Hair Replacement (Hair Clubs)
- Health Club Monthly Membership
- Internet Sales (Store Front)
- Jewelry Store (Added 3/17/2010)
- Mattresses
- Tile/Carpet

Eligibility Criteria for Restricted Type Business

- Must be in business 5yrs minimum.
- Must be a Retail Store Front
- Sufficient Bank Statements