



# JTB Associates, LLC Specialty Retail Presentation

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Confidential and Proprietary

# Eligible Retail Verticals

- ✓ Furniture
- ✓ Jewelry
- ✓ Electronics
- ✓ Appliances
- ✓ HVAC
- ✓ Water Treatment Systems
- ✓ Custom Beds
- ✓ Medical Scooters
- ✓ Chair Lifts
- ✓ Stair Lifts

# Business Challenge

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## Most consumers can't become your customers because...

- Less than 10% of consumers use cash or check for purchases over \$1,000.
- 32% of consumers don't own a credit card and 68% of US credit card holders are within less than 5% of their available credit limit.
- Only 33% of consumers are considered as prime with credit scores of 690 or greater.

## Solution

If your average ticket price is over \$1,000, an affordable payment plan can help you convert more of the browsers to buyers.

*\*Data from "The Survey of Consumer Payment Choice", Federal Reserve Bank of Boston, January 2010*

# Why offer Financing?

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**Offering a payment plan can be the difference between closing a sale and turning a customer away**

**Overcome affordability objections** - remove the focus from cost and minimize discounting.

**Close deals sooner** - introduce financing early in the process to accelerate and shorten the sales cycle.

**Strengthen relationships** - help your customers acquire what they really want. Extend relationships and boost loyalty.

# Typical Finance Customer Profile

- ✓ Can't afford to pay cash for their purchases over \$1,000
- ✓ Doesn't have the available credit on their credit card
- ✓ Wants to avoid tying up their general purpose credit cards
- ✓ Can't attain financing from a traditional bank or lender
- ✓ Wants an affordable monthly payment of \$50 to \$300

# Merchant Benefits

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- Fast and easy application process
- Instant decisions within minutes in most cases
- No liability for your business – zero risk
- Larger credit spectrum of consumer approvals
- Single platform to apply, get status updates and run detailed reports
- Excellent staff training and ongoing support

# Customer Benefits

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- \$1,000 to \$30,000 financing
- 12 to 72 months repayment terms
- Fixed interest rates as low as 8.99%
- Instant decisions within seconds in most cases
- No co-signer or guarantor fees
- No prepayment penalties; no balloon payments
- 3- to 24-month “Same as Cash,” zero-interest promotional options\*

\* Merchant participation required.

*NOTE: These terms, conditions and prices are subject to change without notice.*

# General Approval Criteria

- ✓ 550 plus credit score
- ✓ 1 year on the job or in the same industry
- ✓ Minimum \$1,500 gross monthly income
- ✓ 2 year credit history with no judgments, liens or open collection accounts (medical accounts excluded)
- ✓ No bankruptcy in the last 2 years

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# Program Flow



## Apply

You can apply on behalf of your customers or your customers can directly apply online



## Pre-approval

Most applicants will receive instant decisions within minutes



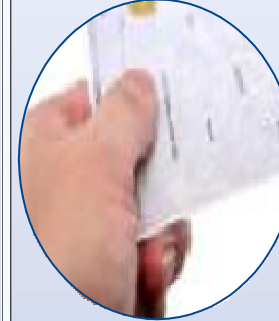
## Manual Review

Some of the applications may be manually underwritten and the process can take up to 1 day.



## Approval

Once the borrower is approved, the financing agreement will be signed.



## Disbursement

Funds are disbursed directly to your business within three business days from the completion of service or delivery of product



## Repayment

Borrowers will begin repaying their financed amount 30 days from the disbursement date



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- Merchant payout rate is 95-90% (5%-10% discount)
  - Borrowing limit is \$30,000
  - Terms for 12 to 72 months
  - Promotional term options are available at an additional discount:

Promotional Type	Additional Merchant Discount
3-Month (90 days) SAC	included
6-Month (180 days) SAC	3%
12-Month (360 days) SAC	6%
18-Month (540 days) SAC	8%
24-Month (720 days) SAC	11%

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## Fixed APR Rates

	Loan Term				
Prime Borrower-Credit Grade*	24	36	48	60	72
A++	8.99%	9.99%	9.99%	10.99%	17.99%
A+	11.99%	12.99%	13.99%	14.99%	17.99%
A	12.99%	13.99%	14.99%	15.99%	17.99%
B+	14.99%	15.99%	16.99%	17.99%	17.99%
B	14.99%	15.99%	17.99%	19.99%	19.99%

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- Merchant payout rate is 89-80% (11%-20% discount)
  - Borrowing limit is \$30,000
  - Standard APR is 17.99%. (17% maximum APR for practices in AR. Term is 12 to 72 months.)
  - Promotional term options available at an additional discount.

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- Promotional term options available at an additional discount:

Promotional Offer	Additional Discount
3-Month (90 days) SAC	1.5%
6-Month (180 days) SAC	5%
12-Month (360 days) SAC	10%
3-Month SAC, Deferred Payments	2%
6-Month SAC, Deferred Payments	6%
15.99% APR	1.5%
13.99% APR	5%
11.99% APR	8.5%
9.9% APR	11.5%
5.9% APR	16.5%

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Promotional Offer	Additional Discount
12 Equal Payments – 0% APR	9%
24 Equal Payments – 0% APR	16.5%
36 Equal Payments – 0% APR	23%
48 Equal Payments – 0% APR	29%
60 Equal Payments – 0% APR	34.5%
13.99% APR + 3 months SAC	5.5%
9.99% APR + 3 months SAC	11.5%
13.99% APR + 6 months SAC	7%
9.99% APR + 6 months SAC	11.5%
15.99% APR + 12 months SAC	12%

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# For the Sub-Prime Borrowers

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- Merchant payout rate is 79-70%
- Borrowing limit is \$15,000
- APR: 17.99% - 19.99% fixed rates
- 12-month Same-as-Cash option included at no additional cost (included in most approvals)
- Term is 12-48 months

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# Solution for Ongoing Services

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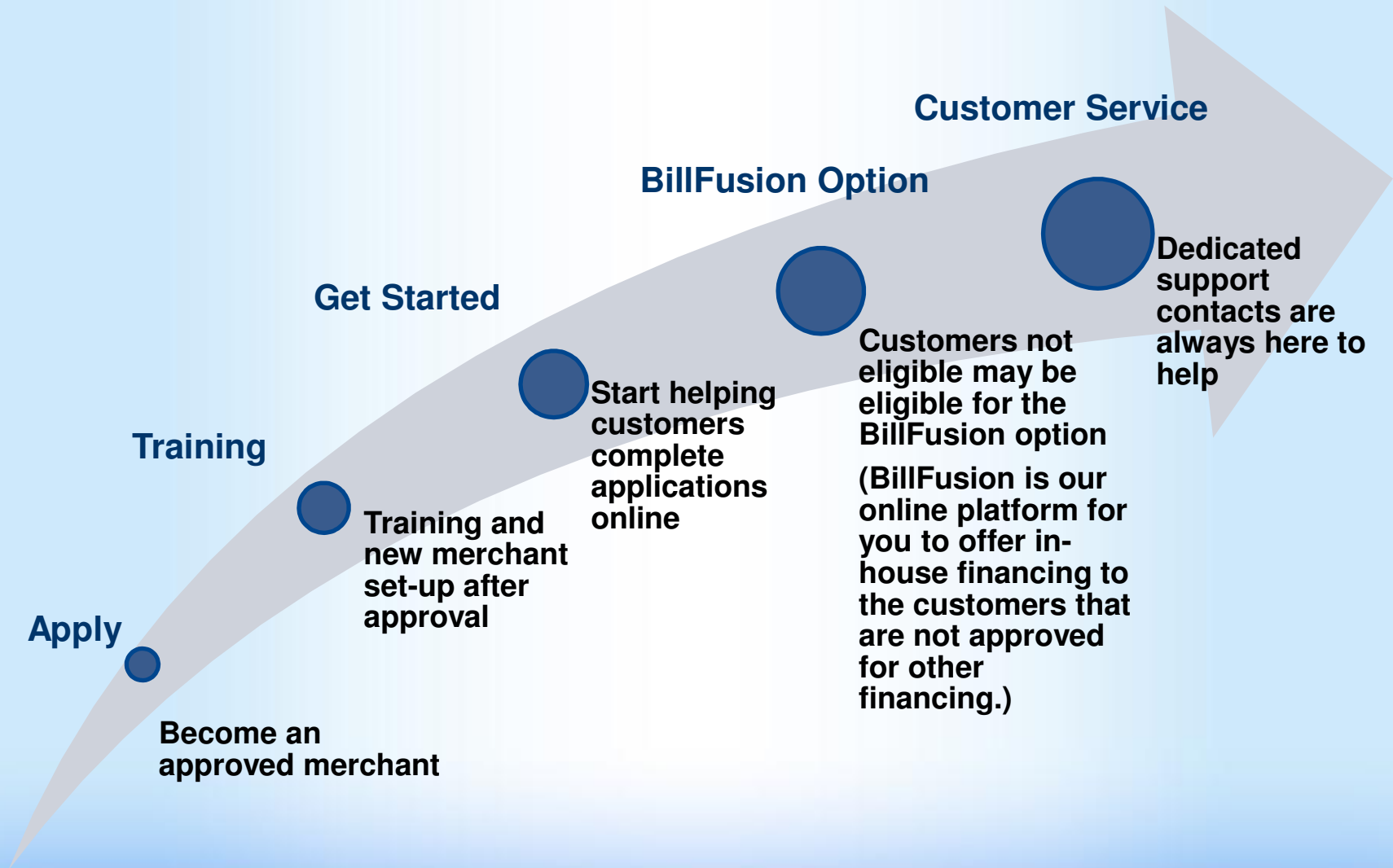
Attain repeat business and grow customer loyalty by offering a revolving line of credit option. The customers will debit their credit account for the cost of the services provided at that time.

This option brings the following benefits:

- The customer's financing balance is only for the products or services provided. When the customers purchase additional services, their balance and payments are adjusted accordingly.
- The merchant receives payment at the time the customer's account is debited without waiting for the completion of services.



# Setup Process





Thank you for your interest in  
the JTB Associates, LLC  
Leasing Program

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