

## **“Standard” Working Capital Program to \$100,000**

Standard Program is for businesses that accept Credit Cards

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Your business is only steps away from getting the short-term working capital you need. Our Working Capital product is perfect for businesses that need a capital infusion for:

- Staff Additions or Inventory Increases
- Marketing and Advertising Initiatives
- Seasonal Promotions
- Business Expansion and/or Strategic Acquisitions

### Qualifications

Qualifying is simple so long as your business has:

- Minimum Average Bank Balance of \$5,000
- Minimum Credit Card Sales of \$3,000 (at least 20 transactions)
- Less than 5 NSF checks per month
- 600 + FICO score for the owner(s)
- Approved amount is typically lower of 2 times average monthly CC Sales or 5 times the average bank balance (up to \$100,000 max)

### Loan Process

Funding typically occurs 3-5 working days from receipt of a full package:

- Submit completed application & requested addl. info for review (1-2 days)
- Plan on a 6, 9 or 12 month daily repayment (129 days, 194 days, or 258 days)
  - 6 month is approx \$9.47 for every \$1,000 loaned to you.
  - 9 month is approx \$6.59 for every \$1,000 loaned to you
  - 12 month is approx \$5.04 for every \$1,000 loaned to you
- Upon approval, documents are emailed for your signature (1 day)
- Upon receipt of signed documents & ACH agreement funding occurs (1-2 days)

### **Let's Get Started! Simply Provide Us With...**

- Completed Application (Attached)
- 3 Months Business Bank Statements (all pages)
- 3 Months Merchant Credit Card Statements (all pages)

**Fax to: (888)438-2046 or Email to: [Info@ilslease.com](mailto:Info@ilslease.com)**

\*\*Additional information may be requested during either credit review or with the completed documentation. Additional information may include recent business financials and/or business and personal tax returns.

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