

	Merchant Processing and Bank	Merchant Processing and Bank Transfer Account	Bank Only
Time in Business	1 Year	1 Year	2 Years
Credit Score	600+	600+	620+
Statements	3 Bank, 3 Merchant	3 Bank, 3 Merchant	6 Bank
Minimum of Transactions/Volume	20 Swipes/\$3,000	20 Swipes/\$3,000	10 Deposits
Minimum Avg. Bank Balance	\$1,000	\$1,000	\$3,000
Minimum Ending Bank Balance	\$1,000	\$1,000	\$3,000
Negative Days	Up to 4 in a month	Up to 6/month, 10 in 3 months	Up to 3 in a month
NSFs	Up to 4 in a month	Up to 10/month, 20 in 3 months	Up to 3 in a month
Amount Approved	The lower of up to 2x processing, or up to 5x Average Daily Balance	The lower of up to 2x processing, or up to 7x Average Daily Balance	Up to 4 times Average Daily Balance
Maximum Amount Offered	\$100,000	\$100,000	\$75,000
Rates	6 Month Loans - 1.09 to 1.16 (20% of all Loans), 12 Month Loans - 1.16 to 1.26 (80% of all Loans)		
Notes	1 Blanket UCC decreases approval in half, Additional Blanket UCC 25k Max		