

# Credit Products and Merchant Cost

## OPTIMUS FEATURED PROGRAMS

### NO DEALER FEE PROGRAMS

| Plan # (6 mth PW) | Description                       | Interest Rate  | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|-----------------------------------|----------------|---------------------|-----------------------|---------------|
| 1519              | 11.99% APR for 180 Months         | 11.99%         | 1.20%               | 180                   | 0.00%         |
| 9991              | Risk-Based Pricing for 120 Months | 9.99% - 22.99% | 1.43% - 2.13%       | 120                   | 0.00%         |

### LOW DEALER FEE PROGRAMS

| Plan # (6 mth PW) | Description                       | Interest Rate  | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|-----------------------------------|----------------|---------------------|-----------------------|---------------|
| 9992              | Risk-Based Pricing for 120 Months | 7.99% - 19.99% | 1.21% - 1.93%       | 120                   | 4.75%         |
| 9998              | Risk-Based Pricing for 180 Months | 7.99% - 19.99% | 0.96% - 1.75%       | 180                   | 7.50%         |

Schedule A

### MOST POPULAR PLANS

| Plan # (6 mth PW) | Description                                                      | Interest Rate   | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|------------------------------------------------------------------|-----------------|---------------------|-----------------------|---------------|
| 2521              | 12 Month No Interest No Pay                                      | 17.99% - 26.99% | 2.32%               | 84                    | 8.00%         |
| 2740              | Reduced Rate 9.99%                                               | 9.99%           | 1.32%               | 120                   | 8.85%         |
| 2720              | 10.99% Reduced Rate APR for 84 Months                            | 10.99%          | 1.71%               | 84                    | 6.10%         |
| 1063              | 6 Mths, 0% Interest + No Payments then 120 Mths, 13.99% Interest | 13.99%          | 1.55%               | 120                   | 11.10%        |

### MIXED RATE: 0% WITH NO PAYMENTS PROMOTION

| Plan # (6 mth PW) | Description                        | Interest Rate | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|------------------------------------|---------------|---------------------|-----------------------|---------------|
| 1129              | Mixed Rate: 12 Month 0% and No Pay | 9.99%         | 1.32%               | 120                   | 15.85%        |
| 1069              | Mixed Rate: 6 Month 0% and No Pay  | 9.99%         | 1.32%               | 120                   | 6.00%         |

### NO INTEREST IF PAID IN FULL WITH OR WITHOUT PAYMENTS<sup>2</sup>

| Plan # (6 mth PW) | Description                        | Interest Rate   | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|------------------------------------|-----------------|---------------------|-----------------------|---------------|
| 2602              | 6 Month No Interest With Payments  | 17.99% - 26.99% | 2.10%               | 84                    | 5.60%         |
| 4158              | 15 Month No Interest With Payments | 17.99% - 26.99% | 2.10%               | 84                    | 6.00%         |
| 2631              | 18 Month No Interest With Payments | 17.99% - 26.99% | 2.10%               | 84                    | 8.00%         |
| 2641              | 24 Month No Interest With Payments | 17.99% - 26.99% | 2.10%               | 84                    | 16.10%        |
| 2511              | 6 Month No Interest No Pay         | 17.99% - 26.99% | 2.21%               | 84                    | 3.00%         |

### 0% INTEREST RATE

| Plan # (6 mth PW) | Description | Interest Rate | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|-------------|---------------|---------------------|-----------------------|---------------|
| 6136              | 36 Months   | 0.00%         | 2.78% & 3.33%       | 36                    | 14.00%        |
| 6148              | 48 Months   | 0.00%         | 2.08% & 2.38%       | 48                    | 21.85%        |
| 6160              | 60 Months   | 0.00%         | 1.67% & 1.85%       | 60                    | 24.85%        |

### REDUCED RATE INTEREST RATE

| Plan # (6 mth PW) | Description        | Interest Rate | Est. Payment Factor | Term (Total Payments) | Merchant Fee* |
|-------------------|--------------------|---------------|---------------------|-----------------------|---------------|
| 2716              | Reduced Rate 6.99% | 6.99%         | 1.98%               | 60                    | 11.35%        |
| 2736              | Reduced Rate 6.99% | 6.99%         | 1.16%               | 120                   | 17.10%        |
| 2746              | Reduced Rate 6.99% | 6.99%         | 1.03%               | 144                   | 21.10%        |
| 2748              | Reduced Rate 8.99% | 8.99%         | 1.14%               | 144                   | 16.10%        |
| 1579              | Reduced Rate 7.99% | 7.99%         | 0.96%               | 180                   | 19.85%        |
| 1599              | Reduced Rate 9.99% | 9.99%         | 1.07%               | 180                   | 6.00%         |

## FOR ADDITIONAL PLAN OFFERINGS

PLEASE CALL 833-678-1687 OR EMAIL OPTIMUS@EGIA.ORG

**For Approved  
Merchant Use Only  
Effective Date:  
May 5, 2025\***

\* Rates subject to change based on economic conditions.  
Always look to OPTIMUSfinancing.com for the current rate programs.

**Step 1: Apply for Credit** - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app or phone.

**Step 2: Get Approved** - 85% of credit decisions are made instantly. Most other credit decisions are made within fifteen minutes.

**Step 3: Get Funded<sup>1</sup>** - Customer is immediately presented with an account # and loan agreement. Customer pays Merchant using the account # Merchant processes the payment just like a credit card. No certificate of completion or paperwork required for funding.

866-936-0602

Merchant # \_\_\_\_\_

<sup>1</sup>Customers have 180 days from application to complete purchases except where noted. <sup>2</sup>For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period. <sup>3</sup>Applies to payments after promo and assumes lowest possible interest rate for plan. <sup>4</sup>Payment card network processing fees may apply. <sup>5</sup>Actual payments based on usage. If full credit taken on approval date, payments will be first amount. If transaction is later, the amortizing monthly payments could be as high as the second amount. Merchants may be assessed the following fees: ACH Return Fee/Late Fee in the amount of the greater of \$30 or 5% of the payment amount on all returned merchant fee ACHs and a \$35 fee if funded loan volume is less than \$3,500 per month. Split tickets permitted except where noted.

FINANCE LEASE  
OR RETAIL  
INSTALLMENT LOAN

INTEREST RATE

 MONTHLY PAYMENT  
CALCULATOR

 ONE TIME  
CONTRACTOR COST

PRODUCT CODE

## NO CONTRACTOR COST PROGRAMS

|            |        |          |      |        |
|------------|--------|----------|------|--------|
| 60 MONTHS  | 16.99% | 0.024841 | NONE | LR0060 |
| 84 MONTHS  | 16.99% | 0.020426 | NONE | LR0084 |
| 120 MONTHS | 15.99% | 0.016743 | NONE | L1610  |

## LOW INTEREST PROGRAMS

|           |        |          |        |        |
|-----------|--------|----------|--------|--------|
| 36 MONTHS | 7.99%  | 0.031327 | 11.00% | B3636  |
| 36 MONTHS | 10.99% | 0.032728 | 6.50%  | BD936  |
| 48 MONTHS | 12.99% | 0.026816 | 6.00%  | BD1148 |

## RISK BASED PROGRAM

Approvals for customers with challenging credit profiles for a higher interest rate.

|                 |                 |                      |      |          |
|-----------------|-----------------|----------------------|------|----------|
| 60 – 120 MONTHS | 18.99% – 29.99% | 0.018664 - 0.022748* | NONE | MULTIPLE |
|-----------------|-----------------|----------------------|------|----------|

\* Monthly payment calculation range figures based on a 120-month term at 18.99% and 24.99%.

### Financing to help contractors grow their business, not their to-do list.

- No cost programs to the contractor
- Approvals based on a homeowner's entire financial situation, not just their credit score
- Dedicated service to both contractors and homeowners
- Financing for all HVAC brands and repair work

**HELP CUSTOMERS GET FINANCED TODAY AT [FTLFINANCE.COM](https://ftlfinance.com)**

Or contact support via email [sales@ftlfinance.com](mailto:sales@ftlfinance.com)

or phone **1.800.981.9032**

## MICROF PRODUCT RATE SHEET

**Microf's products fill the gaps left by traditional finance offerings.**

With expanded offerings that provide solutions to all homeowners that need an affordable monthly payment on their HVAC or select Home Improvement project, Microf helps contractors close more sales.

| PAYMENT RANGE<br>PER MONTH* | TERM (MONTHS) | CONTRACTOR COST | MAX NIA |
|-----------------------------|---------------|-----------------|---------|
|-----------------------------|---------------|-----------------|---------|

### TIER 2: SECOND LOOK RISK BASED LEASE PRICING

|               |         |       |         |
|---------------|---------|-------|---------|
| \$149 – \$268 | 36 – 84 | 0.00% | \$17.5k |
| \$152 – \$271 | 36 – 84 | 0.00% | \$17.5k |
| \$161 – \$280 | 36 – 84 | 0.00% | \$17.5k |
| \$168 – \$288 | 36 – 84 | 0.00% | \$17.5k |
| \$198 – \$302 | 36 – 72 | 0.00% | \$17.5k |

### TIER 3: THIRD LOOK RISK BASED LEASE PRICING

|               |         |       |         |
|---------------|---------|-------|---------|
| \$208 – \$312 | 36 – 72 | 0.00% | \$12.5k |
| \$229 – \$334 | 36 – 72 | 0.00% | \$12.5k |
| \$261 – \$365 | 36 – 72 | 0.00% | \$12.5k |
| \$291 – \$374 | 36 – 60 | 0.00% | \$10.5k |
| \$300 – \$384 | 36 – 60 | 0.00% | \$9.5k  |

#### TIER 2

(649–550 FICO range estimation)

Second look Lease products have No Contractor fees. Early payoff discounts available.  
HVAC and select home improvement products.

#### TIER 3

(549 and below FICO range estimation)

Third look Lease products have No Contractor fees. Early payoff discounts available.  
HVAC and select home improvement products.

**CALL US TODAY! • 855.MICROF1 • 855.662.7631**



# THE BEST COMMERCIAL LENDING PRODUCT IN THE INDUSTRY

## Commercial HVAC/R Financing

| MONTHLY TERM | PROJECT AMOUNT      | RATE   | PAYMENT % | RATE FACTOR | ADVANCE PAYMENT       | CONTRACTOR FEE |
|--------------|---------------------|--------|-----------|-------------|-----------------------|----------------|
| 60 Months    | \$5,000 – \$24,999  | 10.99% | 2.17%     | 0.0217      | First & Last 2 Months | 0.00%          |
| 60 Months    | \$25,000 – \$99,000 | 9.99%  | 2.12%     | 0.0212      | First & Last 2 Months | 0.00%          |
| 60 Months    | \$100,000+          | 8.99%  | 2.08%     | 0.0208      | First & Last 2 Months | 0.00%          |

### GROW YOUR COMMERCIAL BUSINESS

- No cost to contractors
- 100% payment in advance, for approved contractors
- Larger sales
- Competitive advantage
- Higher conversions
- Quick & easy

### HELP YOUR CUSTOMERS

- Churches, restaurants, medical, education, non-profits, retail stores, & more!
- Total project financing
- Non building ownership required
- 2-hour credit decisions
- Tax benefits
- Low fixed rates

### Ask about our 100% upfront payment program for distributors!

- Additional terms available from 12-48 Months
- 72 months, available for projects over \$75,000
- End-User owns the equipment at the end of the term
- Rates subject to credit approval