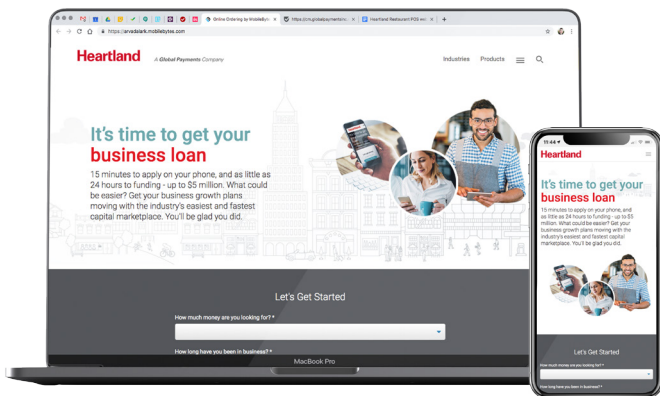


# Capital at your fingertips.

**Secure the funds you need, when you need them, at the best rates possible.**

Heartland Capital is an easier and faster way for small businesses to secure the funding they need to operate and grow. It streamlines the entire lending process – from application to approval to funding -- and canvasses the lending marketplace to provide entrepreneurs with the best loan options, rates and terms available in as little as 24 hours.

The online platform enables business owners to apply for loans up to \$5M and access a line of credit up to \$500K. With a hassle-free way to secure and access working capital, business owners can instead focus on other aspects of running their business.




## Target Audience


### - Small business owners

- In business six months
- Make \$100K or more annually
- Can provide three consecutive bank statements
- Have a credit score of 550 or higher

## Merchant Benefits

 **Fast funding** - in as little as 24 hours upon selecting an offer.

 **Simple online application** can be completed in 15 minutes on a mobile phone, tablet or laptop.

 **75+ marketplace lenders** compete to bring you loan options from \$5K to \$5M.

## Platform

Powered by Lendio's revolutionary and trusted marketplace lending platform.

# Heartland

## Merchant Benefits

- **Get funding needed to run and grow your business: via the web.**
  - Invest in new equipment
  - Cover payroll and hire new employees
  - Purchase inventory to fulfill existing orders
  - Create cash flow and pay bills
  - Launch new product / marketing campaign
  - Outsource website development / Search Engine
  - Navigate seasonal challenges
  - Build a new location, expand or renovate
  - Pay for healthcare
- **Simple and fast online process.**
- **Get the best loan type, rate and terms available to meet your business needs.**
- **Get access to money when it's needed – in as little as 24 hours upon selecting a loan.**

## How Process Works

- **You apply for financing directly on the Heartland Capital website: [heartland.us/capital](https://heartland.us/capital)**
- **A dedicated funding advisor works with you to compare offers and choose the perfect loan.**
- **Application is routed to marketplace lenders...and you receive email notification of offers.**
- **You receive electronic loan documents to sign and accept.**
- **You receive funds.**

## Common Reasons Why Businesses Need Funding

- New equipment
- Payroll
- Hire new employees
- Inventory
- Fulfill existing orders
- Cash flow issues
- Cash to pay bills
- Product launch
- Marketing
- Website
- Seasonal challenges
- New location / renovation
- Healthcare

## FAQs

**Will this affect my credit?** It doesn't affect your credit in any way. Only after you select a lending offer is a "hard pull" done by lender's underwriter.

### **Do I have to be a Heartland merchant to access Capital funding?**

No. You only need to: be in business six months; make 100K or more annually; provide three consecutive bank statements; and have a credit score of 550 or higher.

**How long does the process take before I have access to funding?** The entire process – from application to getting your money – typically takes about a week. You apply on your phone in 15 minutes. Within as little as 24 hours, a funding advisor contacts you to discuss the best loan for your business needs. You receive offers from lenders, review options and choose one. Upon selecting an offer you can access funding in as little as 24 hours.

**What loan amount and rates can I get?** Heartland works hard to secure for you loan options from \$5K to \$5M, at the most competitive rates and terms. The offers you receive are dependent on your individual qualifications and the overall health of your business.

**Are monthly loan payments debited from from my business bank account, or is a percentage taken from credit card batches?** Loan payments are made via scheduled ACH (Automated Clearing House) transactions. However, split funding is available if your loan funds thru AMEX.

**Can I payoff a loan without penalty, or must interest be paid even if the loan principal is paid off?** In most cases there are no early payoff penalties.

**Do I have to provide personal information?** Heartland needs enough information from you to get the full power of the marketplace working on your behalf. The more information you provide, the more offers you will receive.

**If I can get money through my bank, why consider Heartland?** Heartland is a better alternative to traditional lenders. You don't have to wait weeks or months for lending approval and access to funding. You avoid paperwork. And you avoid origination and other fees that are frequently charged by banks and credit unions.

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