



# Rates and Programs

## April 2023

### Credit Requirements Standard Program:

- 3-year time in business verified by SOS
- Minimum FICO Requirement 680+
- Minimum Paynet Requirement 660+
- Comparable commercial installment credit repayment
- No bankruptcies reporting on any consumer credit bureau or commercial credit report
- App only up to \$250,000

### Startup Program:

- Industry Experience needed
- Net Finance under \$100,000.00
- Minimum FICO Requirement + 700
- 20% down payment is required
- Rates are starting at 9.25%
- Transportation industry along with any class 8 and 9 power units are excluded from the start up program

Terms	Rates and payment factors	Under \$75k	Above \$75k	Above \$250k
36 Months	Rate:	Low as 8.25%	Low As 8.05%	Please Call
	Payment Factor:	.0313364	.0312672	
48 Months	Rate:	Low as 8.10%	Low as 7.95%	Please Call
	Payment Factor:	.024342	.024249	
60 Months	Rate:	Low as 7.99%	Low as 7.85%	Please Call
	Payment Factor:	.020157	.0200617	
72 Months	Rate:	Low as 8.05%	Low as 7.90%	Please Call
	Payment Factor:	.0174601	.0174114	
84 Months	Rate:	Low as 8.15%	Low as 7.99%	Please Call
	Payment Factor:	.0156111	.0155812	
<ul style="list-style-type: none"> <li>• \$400 Documentation Fee</li> <li>• FMV Leases available – Please call, text, or email for quote</li> <li>• Add one point to the rate for all deals under \$25,000</li> </ul>				

### JON AUGE

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Rates and Payment Factors are valid until 04.30.2023 and are subject to change at any time. Examples are estimates. Rate/Payment Factor and Terms:

The above rates and payment factors are subject to change at any time. All applications/transactions are subject to approval by First Business Bank.