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100% Prefunding



Low Competitive Rates



Full Support During Sales



Monthly Payments Built into your Quotes

About Direct Capital



Portsmouth, NH-
based small
business lender



Growing rapidly-
named to Inc. 500/5000
last two years



Founded in 1993,
300+ employees



Direct lender-
In-house credit,
funding, & customer
service groups



Scalable support-
Marketing & Data
Analytics groups

About Direct Capital



Stable & experienced

Nearly \$3 billion lent to SMBs across 1,000+ industries



SMB payment solution

30 days to 7 years for any business need (lease, loan, net terms)



Tech-driven

Aim to deliver the fastest, most cost effective finance transaction on earth



Customer experience focused









70 NPS (financial services industry average NPS is 23)



Partnered with leading brands

Apple, Ryder, Ritchie Bros., Intuit, HP

About

-  Acquired Direct Capital August 2014
-  Founded in 1908
-  Fortune 1000 Company
-  \$35 Billion in Financing & Leasing Assets
-  Long-standing relationships with leading vendors, distributors and 2,000 VARs
-  14-year average tenure with marquee OEMs...50% are private label branded
-  Acquiring One West Bank – scheduled to close in Q2 2015
-  Abundant access to capital

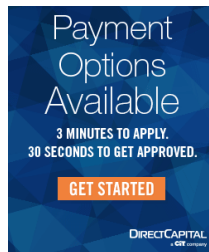
Best Practices

Offer Payment Option on every deal:

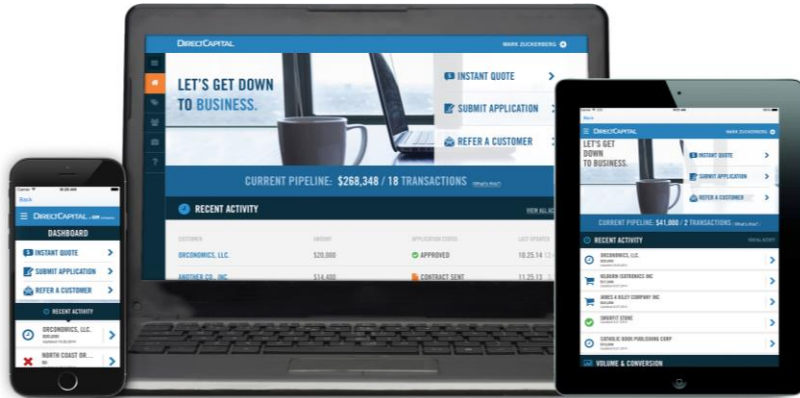
- Use the Payment Option to create the opportunity
- Lead with a monthly payment
- Apply the monthly payment to the ROI
- Get your customer approved early

Solutions to help you close:

- Deferred Payments
- No Money Down



Technology Adoption



Our Digital Lending Platform

- Financing for any business need available anytime, on any device
- Salesforce installation
- Instant monthly payment quotes
- Application submission
- Instant credit decisions
- Real-time status updates
- Full dashboard reporting to track activity