

AQUA FINANCE RATE SHEET

Revolving Promotions			
Promotion	Payment Factor	Dealer Fee	Description
5.9+1% minimum amount financed: \$1,500	Month 1-12 1.00% Month 13+ 1.50%	FREE	The APR is reduced to 5.9% and payment factor is reduced to 1% for first 12 months. Starting month 13 of the loan, the APR increases to 13.99% and the payment factor increases to 1.5%. <i>Cannot be combined with any other promotion options.</i>
7.9% minimum amount financed: \$3,500	\$3,500+ 1.10% \$15,000+ 0.96%	Platinum Pricing - 5%	ONLY AVAILABLE FOR PLATINUM CUSTOMERS The APR is reduced to 7.9% for the full term of the loan. The payment factor is reduced for the full term of the loan. <i>Cannot be combined with any other promotion options.</i>
		Standard Pricing - N/A	
9.9% minimum amount financed: \$1,500	\$1,500+ 1.50%	FREE	The APR is reduced to 9.9% for the full term of the loan. The payment factor is reduced for the full term of the loan. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>
	\$3,500+ 1.20%		
	\$15,000+ 1.10%		
10.99% minimum amount financed: \$1,500	\$1,500+ 1.50%	FREE	The APR is reduced to 10.99% for the full term of the loan. The payment factor is reduced for the full term of the loan. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>
	\$3,500+ 1.30%		
	\$15,000+ 1.17%		
13.99% APR	2.00% or 2.50%	FREE	The APR is reduced to 13.99% for the full term of the loan. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>
17.99% APR	2.00% or 2.50%	FREE	17.99% APR for the full term of the loan. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>

Closed-End Promotions			
Promotion	Dealer Fee	Description	
7.9% minimum amount financed: \$3,500	Platinum Pricing - 5%	ONLY AVAILABLE FOR PLATINUM CUSTOMERS The APR is reduced to 7.9% for the full term of the loan. Available on 60-180 month term lengths. <i>Cannot be combined with any other promotion options.</i>	
	Standard Pricing - N/A		
9.9% minimum amount financed: \$1,500	FREE	9.9% APR for the life of the loan. Available on all term lengths. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>	
10.99% minimum amount financed: \$1,500	FREE	10.99% APR for the life of the loan. Available on all term lengths. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>	
13.99% APR	FREE	13.99% APR for the life of the loan. Available on all term lengths. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>	
17.99% APR	FREE	17.99% APR for the life of the loan. Available on all term lengths. <i>Can be combined with: No Interest No Payments, Same as Cash, and Deferred promotions.</i>	

No Interest No Payment		
Promotion	Dealer Fee	Description
6 Month No Interest No Payment	5%	First payment is due 6 months from contract date and interest begins at the end of the promotion period. Available on most Revolving and Closed-End APR options. <i>(Pricing available through 1/31/2021)</i>

Deferred Payments		
Promotion	Dealer Fee	Description
3 Month Deferred Payments	FREE	The first payment is deferred 3 months. Interest accrues from day 1 and is NOT waived at any point even if the amount financed is paid in full in 3 months. Available on most Revolving and Closed-End APR options.

Same as Cash Promotions		
Promotion	Dealer Fee	Description
6 Months Same as Cash	4%	Interest accrues from day 1 but is waived if the amount financed is paid in full before the promotion end date (6 or 12 months). Minimum monthly payments are required from day one. Available on most Revolving and Closed-End APR options.
12 Months Same as Cash	7%	

ACH Incentive 2% ACH incentive is given when the customer signs up for ACH at time of funding. ACH Incentive is 2% of the amount financed up to \$10,000, with a maximum of \$200 back to dealer/contractor.



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PAYMENT FACTORS | CLOSED-END (INSTALLMENT) LOANS

Closed End Payment Factors (Standard or SAC)										
APR	# of Payments (term)									
	12	24	36	48	60	72	84	120	144	180
17.99%	NA	0.049940	0.036160	0.029380	0.025400	0.022820	0.021020	0.018020	0.016990	0.016103
AR & TN 144-180 term only	17.00%	0.091220	0.049450	0.035660	0.028860	0.024860	0.022250	0.020440	0.016750	0.016330
	13.99%	0.089800	0.048020	0.034180	0.027330	0.023280	0.020620	0.018740	0.015530	0.014370
MI-PA 72-120 term only	12.99%	NA	NA	NA	NA	NA	0.020070	0.018190	0.014930	NA
CT & MI-PA 144-180 term only	11.99%	0.088850	0.047080	0.033220	0.026340	0.022250	0.019550	0.017650	0.014350	0.013130
	10.99%	0.088370	0.046600	0.032740	0.025840	0.021740	0.019030	0.017120	0.013773	0.012533
(promotion fee applies)	9.90%	0.087900	0.046120	0.032240	0.025330	0.021210	0.018490	0.016550	0.013170	0.011900
(promotion fee applies)	7.90%	NA	NA	NA	NA	0.020230	0.017480	0.015540	0.012080	0.010770

120 and 144 Month terms are only available for qualified customers with loan amounts of \$3,500 and above.
180 Month term is only available for qualified customers with loan amounts of \$15,000 and above.
max rates only apply on qualified Home Improvement loans

6 Month No Interest No Payments (6MONOP)										
APR	# of Payments (term)									
	12	24	36	48	60	72	84	120	144	180
17.99%	NA	0.049190	0.035620	0.028940	0.025020	0.022470	0.020710	0.017750	0.016740	0.015869
AR & TN 144-180 term only	17.00%	NA	0.048760	0.035160	0.028460	0.024510	0.021940	0.020150	0.017140	0.016100
	13.99%	NA	0.047460	0.033780	0.027010	0.023000	0.020370	0.018520	0.015340	0.014200
MI-PA 72-120 term only	12.99%	NA	NA	NA	NA	0.019860	0.018000	0.014770	NA	NA
CT & MI-PA 144-180 term only	11.99%	NA	0.046610	0.032890	0.026080	0.022030	0.019360	0.017480	0.014200	0.013000
	10.99%	NA	0.046180	0.032440	0.025610	0.021540	0.018860	0.016970	0.013649	0.012421
(promotion fee applies)	9.90%	NA	0.045720	0.031960	0.025110	0.021030	0.018330	0.016420	0.013060	0.011800

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3 Month Deferred Payments (3MODEF)										
APR	# of Payments (term)									
	12	24	36	48	60	72	84	120	144	180
17.99%	NA	0.051430	0.037240	0.030260	0.026160	0.023490	0.021650	0.018560	0.017490	0.016522
AR & TN 144-180 term only	17.00%	0.093180	0.050850	0.036670	0.029680	0.025560	0.022890	0.021020	0.017880	0.016780
	13.99%	0.091890	0.049130	0.034970	0.027960	0.023810	0.021080	0.019170	0.015890	0.014700
MI-PA 72-120 term only	12.99%	NA	NA	NA	NA	0.020510	0.018580	0.015250	NA	NA
CT & MI-PA 144-180 term only	11.99%	0.090630	0.048010	0.033880	0.026860	0.022690	0.019940	0.018000	0.014630	0.013390
	10.99%	0.089980	0.047450	0.033330	0.026310	0.022130	0.019380	0.017430	0.014021	0.012758
(promotion fee applies)	9.90%	0.089330	0.046860	0.032750	0.025730	0.021550	0.018780	0.016820	0.013380	0.012090

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max rates only apply on qualified Home Improvement loans

To Fill In Truth-in-Lending Disclosures on Closed-End (Installment) Contracts

- Amount Financed x Payment Factor = **PAYMENT AMOUNT**.
Be sure to use the correct payment factor chart based on the selected promotion.
- Payment Amount x Number of Payments = **TOTAL OF PAYMENTS**.
- Total of Payments - Amount Financed = **FINANCE CHARGE**.
- Total of Payments + Any Down Payment = **TOTAL SALES PRICE**.



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