

**A CHANGE OF DIRECTION IN BANK  
LENDING**

# SUMMARY

## An Overview of The VIRAGE Program

- ❖ Loan products
- ❖ How we view credit

# LOAN PRODUCTS

## An Overview of The VIRAGE Program

### VIRAGE TRUE TERM LOANS

#### CORNICHE

For merchants that accept Credit Cards, minimum monthly sales - \$20,000

- ❖ \$5,000 - \$250,000
- ❖ 6 - 18 Month Terms
  - One page application
  - Limited supporting docs needed to close
  - 24 hour approval - 3 day funding

#### VANTAGE

For merchants who do not accept credit cards or have a small number of transactions, minimum monthly sales - \$20,000

- ❖ \$5,000 - \$100,000
- ❖ 6 - 12 Month Terms
  - One page application
  - Limited supporting docs needed to close
  - 24 hour approval - 3 day funding

#### VOLANTE

Same or next day funding for limited industries

- ❖ \$5,000 - \$35,000
- ❖ 3 - 6 Month Terms
  - One page application
  - Limited supporting docs needed to close

# HOW WE VIEW CREDIT

## An Overview of The VIRAGE Program

Our credit decision is simple: We look to the COMPANIES' ability to pay.

For CORNICHE and VANTAGE Loans, we require 3 months of bank provided, bank statements. For CORNICHE loans only, additionally we require 3 months of processing statements. VOLANTE Loans require only 1 month of bank provided, bank statements. This information is only requested once a preapproval has been provided and is used to verify information provided in the application.

All VIRAGE loans are collateral free and the business owners personal credit is a very small portion of what we look at to make a credit decision.

Our conservative matrices for loan amount allow us to approve 98% of all loans submitted within our broad guidelines.

Since the borrower pays a fixed amount daily, we can provide larger loans that are paid back sooner.