



Help more families in need with our funeral financing solution.

LendingUSA allows you to offer better options to the families you serve.



We're the #1 provider of at-need funeral financing. Join today and find out how easy it is. You get a simple, affordable way to offer fast and easy payment.

Finance just four or five funerals with us each month, and our financing program could help your funeral home grow by thousands per year.

HELP MORE FAMILIES AFFORD THE MEMORIAL THEIR LOVED ONE DESERVES

Better for families. Better for you.

More approvals means you can help more at-need families receive the services they need.

UPFRONT PAYMENT WITH NO MORE CHASING DOWN RECEIVABLES

Powered by technology. Founded on relationships.

At LendingUSA, funeral directors are valued partners, and you'll have an advocate to help you achieve your goals. Your Relationship Manager is only a click or a call away with the support you need.

NO MERCHANT FEES FOR PRIME LOANS TO YOUR FUNERAL HOME

TIERS 1 & 2 HAVE NO MERCHANT FEES FOR PRIME LOANS

NEW
VFDA MEMBERS GET 1% DISCOUNT

36-Month Loans	Tier 1*	Tier 2*	Tier 3*
Maximum Loan Amount	\$35,000	\$35,000	\$35,000
Minimum Loan Amount	\$1,000	\$1,000	\$1,000
Interest Rate	10.98%	18.92%	18.92% - 24.13%
APR	16.39%	24.59%	24.59% - 29.99%

60-Month Loans	Tier 1*	Tier 2*	Tier 3*
Maximum Loan Amount	\$35,000	\$35,000	\$35,000
Minimum Loan Amount	\$1,000	\$1,000	\$1,000
Interest Rate	15.74%	23.55%	23.55% - 26.02%
APR	19.32%	27.42%	27.42% - 29.99%

PAYOUT PERCENTAGE

100%

100%

~~93%~~ **94%**

*CREDIT TIER LEVEL is based upon the lender's evaluation of the applicant's application and third-party data provided by credit bureaus and from other sources. Applicants require a minimum 620 FICO score.

7 REASONS TO ENROLL IN LENDINGUSA'S FUNERAL FINANCING PROGRAM

1 Easy Financing Program

- Fixed rates*
- Low monthly payments

2 Funds transfer in a matter of days

- Direct deposit to your funeral home
- Payment up-front

3 Fixed-term installment loans

- 36 or 60 months
- Loan amounts ranging from \$1,000 to \$35,000
- Rate & payment fixed for the life of the loan
- No loan collateral required (unsecured loan)

4 More approvals

- FICO scores as low as 620
- More approvals with more revenue for your funeral home

5 Pre-approvals in seconds

- Simple application process
- Checking rate & payment won't affect credit score**

6 100% paperless process

- Works with any computer, tablet or smartphone
- Easily integrated with your website
- FREE personalized dashboard
- No special hardware or software required
- Digital identity verification
- E-signed loan documents

7 Free marketing support

- Printed materials and web banners
- Expert guidance to help you get started

Discover why LendingUSA is the #1 provider of at-need funeral financing

	Relationship Manager	Approval Rate	Total Merchant Fees	Easy Financing Terms	Your Potential Savings
LendingUSA	ALWAYS	More approvals for your funeral home	\$0.00 for prime loans	FIXED RATES & LOW MONTHLY PAYMENTS	THOUSANDS a year
	Our team is here for your needs		With fewer lost commissions	With less families downgrading services	And get paid upfront

*Includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The nonrefundable origination fee will be included in the principal loan amount and withheld from the loan proceeds. All loans are made by Cross River Bank, a New Jersey State Chartered Bank. Member FDIC. Loan amounts range from \$1,000 to \$35,000. No loans are offered in Connecticut, New Hampshire, West Virginia, Vermont, Puerto Rico or any other unincorporated US territory.

**To check the rates borrowers qualify for, LendingUSA does a soft credit pull that will not impact a borrower's credit score. However, if the borrower chooses to continue with the application, a full credit report will be requested from one or more consumer reporting agencies, which is considered a hard credit pull.

These marketing materials are only directed to prospective merchants and not intended for consumers.

