



**ARF FINANCIAL**

*Businesses Bank on Us.™*

## REFERRAL PARTNER MEMBERSHIP PROGRAM





## REFERRAL PARTNER MEMBERSHIP PROGRAM

### Membership Has Its Rewards

You've heard the old adage "membership has its rewards"? Well it's true! So get ready to be impressed by ARF's new and improved Referral Partner Membership Program! The new program, upgraded to give our partners every opportunity to earn more, goes far beyond any other program by providing: higher commissions, higher residuals, volume bonuses, loan investment program, co-branded marketing materials, co-branded online application, and for the first time, generous overrides on downstream member production.

Why become a member? For starters, to get access to the unique member commission benefits that yield unmatched revenue opportunities. New members will definitely win big with up-front commissions of 8%. Residual fundings receive the same 8% for the life of the client.\* We call these member benefits, your "Circle of Rewards."

The program doesn't stop there. ARF's CEO Circle members now have the ability to recruit other members to refer business to ARF, generating up-front fee revenue, long-term override commissions and a volume signing bonus for every 50 members recruited\*. By simply getting others to join, a member can monetize their circle of business associates and build a strong revenue stream. We call these member benefits, your "Circle of Influence" (COI).

\*To retain all the Circle of Rewards benefits detailed herein, CEO Circle member must maintain an active membership which may require payment of an annual membership fee. To qualify for COI volume signing bonus for 50 members recruited, all 50 members must join the CEO Circle.

**We are proud to offer one paid and one non-paid membership for your consideration:**

#### **CEO Circle Membership** – Paid Plan (\$1,000 annually)

By joining this membership program you will receive the highest up-front (8%) and residual commissions (8%), the highest level of Circle of Influence Network Fees and Override commissions, plus co-branded marketing materials, a personalized landing page and co-branded online application.

#### **Founding Circle Membership** – Non-Paid Plan

By joining this membership program you will receive the standard level of up-front and residual commissions (3%). No Circle of Influence Network Fees, Override Commissions or Windfall Program benefits are offered at this level.

For far too long referral partner programs focused on a simple exchange of a commission for a referral without regard to the long-term success of either the lender or the referral partner. Envision a new time, a new path forward, where a circle of membership benefits are so strong, so mutually beneficial, and the revenue opportunity so big, you simply can't pass it up!

MEMBERSHIP BENEFITS	FOUNDING CIRCLE	CEO CIRCLE
Annual Network Fee*	\$0	\$1,000
Up-Front Commissions Paid on New Loans*	3%	4% + (4% over 12 months) = 8% total
Residual Commissions Paid*	3% - for up to 3 years	8% - for the life of the client
Commissions Paid on Interest-Only Flex Pay Loans and Rollover	3%	4% + (4% over 12 months) = 8% total
Up-Front & Over Time Commissions on BANKROLL Revolving Line of Credit	3%	4% + (4% over 12 months) = 8% total
Access to WINDFALL Loan Investment Program	NO	YES
Circle of Rewards Calendar Year Performance Bonuses	N/A	1% bonus (\$5,000) for every \$500,000 funded up to a \$25,000 annual cap
Circle of Influence Override on COI RP's Recruited - 1st Tier Only	N/A	1%
Share of COI Network Fee on RP's Recruited - 1st Tier Only	N/A	50% plus \$5,000 bonus for every 50 CEO Circle Partner Members recruited
Co-branded - Personalized Marketing Materials and Customizations	Dedicated URL and Self-Serve Marketing materials	Dedicated URL, ARF Landing Page, Co-branded Application, Co-branded Marketing Materials



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## REFERRAL PARTNER MEMBERSHIP PROGRAM

### UPGRADED CEO CIRCLE MEMBERSHIP BENEFITS:

Up-Front Commissions Paid on New Loans*	4% + (4% over 12 mos.) = 8%
Residual Commissions Paid* (for the life of the client)	8%
Commissions Paid on Interest-Only Flex Pay Loans & Rollover	4% + (4% over 12 mos.) = 8%
Up-Front & Over Time Commissions Paid on BANKROLL Revolver	4% + (4% over 12 mos.) = 8%
Access to WINDFALL Loan Investment Program* (invest up to 10%)	YES
Circle of Rewards Calendar-Year Milestone Bonuses* (1% per \$500K funded)	YES
Circle of Influence 1% Override Commissions on RP's Recruited (1st tier only)	YES
50% Share of COI Network Fee on RP's Recruited (1st tier only)	YES
\$5,000 Bonus for Every 50 CEO Circle Members Recruited	YES

\*For Windfall terms and conditions, please visit: [www.arffinancial.com/windfall-terms-and-conditions](http://www.arffinancial.com/windfall-terms-and-conditions). Milestone funding bonuses cap out at \$25,000 per calendar year. 8% commissions based on regular amortizing term loans and Flex Pay Loans with repayment terms of 39 weeks or longer. To retain the Circle of Rewards benefits detailed above, CEO member must maintain an active membership which may require payment of an annual membership fee.



## REFERRAL PARTNER MEMBERSHIP PROGRAM

# WINDFALL

REFERRAL PARTNER LOAN INVESTMENT PROGRAM

CEO Circle Members can now invest in the loans they fund and reap the WINDFALL!

### **ARF'S LOAN INVESTMENT PROGRAM BENEFITS:**

- CEO Circle Members may invest up to 10% of the face amount on any loan they fund.
- Based upon ARF Financial's average annualized rate and service fees, a member can expect a return on their investment of approximately 34%.
- Member's yield and principal will be pro ratably paid via ACH on a weekly basis.
- The member's investment may be funded by a redirection of their commission, separate bank wire, outgoing bank ACH, or a combination of both.



## REFERRAL PARTNER MEMBERSHIP PROGRAM

# WINDFALL

REFERRAL PARTNER LOAN INVESTMENT PROGRAM

### HERE'S A TYPICAL EXAMPLE OF WHAT TO EXPECT WHEN INVESTING IN THE LOANS YOU FUND:

Let's say a CEO Circle Member submits a \$100,000 loan that funds with ARF, having a 78-week term with a loan payback multiple of 1.45, the CEO Member could invest up to \$10,000 (10%) under this program. After ARF's servicing fees, the member would earn a net multiple of 1.30 (67% of the original loan multiple) on their \$10,000 investment over 78 weeks. The member would earn \$3,000 as long as the borrower makes their payments in accordance with their loan terms. Since the CEO Member's investment (principal) and yield is returned weekly, the annualized IRR on their investment is approximately 34%!

Based upon the example above, the CEO Member would earn \$8,000 in commissions from the loan funding and another \$3,000 from their investment for a total of \$11,000 or 11% on the \$100,000 funded loan. If the example above was a \$500,000 loan, then potentially \$55,000 would be earned! ARF's average loan size is over \$120,000. ARF will lend up to \$500,000 without the submittal of tax returns and financials on a single location and up to \$750,000 on multiple locations.

The CEO Circle Member's yield and principal will be pro ratably returned via ACH on a weekly basis based upon the prior week's activity.



## REFERRAL PARTNER MEMBERSHIP PROGRAM

### TOP 10 FREQUENTLY ASKED QUESTIONS

#### 1. How do I pay my annual network fee?

The annual membership fee may be paid via wire, ACH or via credit card.

#### 2. How are my commissions paid?

Commissions will be paid via ACH. Commissions due from loans (cash out) funded from the 1st through the 15th of the month will be paid on the last day of the same month. Commissions due from loans (cash out) funded from the 16th through the last day of the month will be paid on the 15th of the month following when the loans funded.

#### 3. As a Circle Of Influence (COI) Network Leader, how is my share of the initial membership fee paid?

It will be paid via ACH on the 15th of the month following when the COI Member joined and paid their fee. The new member must join at the CEO level to qualify. The new CEO Member must list you as their Network Leader on their agreement.

#### 4. How are my Circle of Influence Network Leader override commissions paid?

They are paid via ACH on the 15th of the month following when the COI Member funds a loan (cash out).

#### 5. When does my membership start so I can begin reaping the rewards of the program?

When you complete our Referral Partner Membership Agreement via DocuSign, and pay your initial Membership Network Fee if applicable. The agreement must be validated which takes about 24-48 hours.

#### 6. How long will I receive overrides on fundings from my Circle of Influence network members?

As long as your CEO Circle Membership is active.

#### 7. What happens if I don't renew?

The contract provides for an automatic renewal, so you will need to provide notice of termination in accordance with the agreement. If you don't renew, you will lose your plan benefits, and your benefits revert to the Founding Circle Plan. That means you would lose your higher commissions, overrides, etc.

#### 8. How do I sign up a member to join my Circle of Influence Network?

We will provide you with a writeable PDF Referral Partner Membership Program Agreement to give a prospective Circle of Influence member. The Agreement will have a place to identify you as their COI Network Leader.

#### 9. What happens if one of my COI members doesn't renew?

As noted earlier, they will lose their plan benefits and revert to the Founding Circle Plan. However you would continue to earn overrides from that member.

#### 10. How do I track my fundings and my Circle of Influence Network member fundings?

ARF will provide you a monthly statement summarizing your commissions, the network fees earned and override commissions being paid as a result of your Circle of Influence Network additions and fundings.



## REFERRAL PARTNER MEMBERSHIP PROGRAM

### Circle of Rewards Earning Potential

# of New Loans Funded Monthly	Initial Loan Funding	LOC Draws & Refinances	Total Monthly Fundings	Monthly Commissions*	Performance Bonus at \$500K*
1	\$120,000	\$60,000	\$180,000	\$14,400	-
3	\$360,000	\$180,000	\$540,000	\$43,200	\$5,000
5	\$600,000	\$300,000	\$900,000	\$72,000	-

### Circle of Influence Earning Potential

# of COI Members Signed up	50% Share of Membership Fees	1% Override from CEO Member Fundings*	Recruitment Bonus for Every 50 CEO Members Added
5	\$2,500	\$6,000	-
10	\$5,000	\$10,000	-
25	\$12,500	\$30,000	-
50	\$25,000	\$60,000	\$5,000

\*Based on choosing CEO Circle Membership and each member funding 1 loan with average loan amount of \$120,000.



## Personalized ARF Landing Page Example

YOUR PREFERRED LENDING PARTNER:

### Atlantic Business Loans



#### Joshua Movtady

Vice President

Phone: (855) 274-8511

Fax: (855) 674-0216

Email: [tross@atlanticbusinessloans.com](mailto:tross@atlanticbusinessloans.com)

Use the button below to complete our online application.  
It only takes 10 minutes and won't affect your credit.

Button contains your dedicated URL, sending visitors directly to your co-branded application



APPLY NOW

# Co-branded Online Application Example



## Apply to receive the financing your business needs, fast!

Our unique loan products are specifically designed to meet the needs of business owners across the U.S. with amounts available from \$5,000 to \$750,000 with no collateral, terms up to 36 months and without the need for tax returns and financials.

## Get your funds in 3 easy steps

- 1 Complete the application**  
First, tell us about your business and your financing needs. It only takes 10 minutes to complete and it won't affect your credit to apply. You'll receive loan amount, term, payment and line of credit options.
- 2 Get approved**  
After you submit your application your local loan consultant will be in contact with you to discuss your options and get you approved.
- 3 Receive your funds**  
Once approved and all documents are signed, your funds will be transferred into your business account in as little as 3 days!

## Application Guide

Click here for a handy guide with all of the information you'll need to fill out our online application. We look forward to providing the financing you need to grow your business!



**T.J. Ross**

Phone: (855) 274-8511

Fax: (855) 674-0216

Email: [tross@atlanticbusinessloans.com](mailto:tross@atlanticbusinessloans.com)

## START YOUR APPLICATION

Already started an application? [Log in here.](#)

  
  
  
  
  

Your password must be at least 8 characters long and include numbers, uppercase and lower case letters.

I am not a robot



**Save and Continue**



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# REFERRAL PARTNER MEMBERSHIP PROGRAM

## Co-branded Marketing Materials

### FOR CEO CIRCLE MEMBERS

We can provide you with co-branded sell sheets about our loan program advantages and unique products to assist you in prospecting for new clients.

HERE'S HOW:

Visit [www.arffinancial.com/referral-partner-flyers](http://www.arffinancial.com/referral-partner-flyers)

Click on and download the CEO Circle Personalization Form. The PDF form is fillable and simple to complete. When finished, email it back to our marketing department at [funding@arffinancial.com](mailto:funding@arffinancial.com). Please attach your company logo (hi-res file) and a headshot image is optional.

## ARF Financial

The Smart Choice in Business Financing

**Who is ARF Financial?**  
ARF Financial is a licensed lender by the California Department of Corporations. Since 2001, we have been providing unsecured business loans and lines of credit to restaurant, hospitality, and retail business owners nationwide. We've helped tens of thousands of them obtain approvals with proceeds in excess of \$1 billion.

**How much can I qualify for?**  
You may qualify for loan amounts up to 23% of your business's total annual sales with loans from \$5,000 to \$750,000 with no collateral required. Once we determine how much you qualify for, you can choose the loan amount and repayment term that works best for your business. Repayment is very simple: Once an ACH debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.

**Why use ARF Financial?**  
As a licensed lender, you can be assured that we adhere to the highest level of business standards. In addition, since we are a licensed, the interest you pay is tax deductible further reducing our industry leading rates.

**What can I use the money for?**  
Use the funds for any business related expense. Things like expansion projects, renovations, remodeling, opening another location, new equipment purchases, inventory, advertising and marketing, or to simply stabilize cash flow.

**WHAT MAKES US DIFFERENT?**

- Loan amounts from \$5,000 to \$1,000,000
- No collateral required on amounts up to 750,000
- Repayment terms from 12 to 36 months
- Same-day approvals and fundings in under a week
- Minimal documentation is required
- Interest-only options are available

- Defer 50% of loan principal
- All loans come with an option
- Fast access to 5 loan draws
- Repayment is not tied to sales
- Early pay-off options are available
- The interest paid is tax deductible

I'm Joshua Movtady, your dedicated loan consultant, and I have one job - to get you the funding you need.

**Joshua Movtady**  
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**BANKROLL**  
THE ULTIMATE REVOLVING LINE OF CREDIT

**INTRODUCING BANKROLL**

**ARF Financial's Ultimate Revolving Line of Credit**

Your business is always evolving. Wouldn't it be great to have quick access to a financial product with the flexibility to evolve with it? Now you do! Our Revolving Line of Credit, "Bankroll" provides the maximum loan approval up to \$1 million, a fixed loan term up to 36 months, and a fixed weekly payment – plus the unique flexibility to draw additional funds or make partial principal paydowns on an unlimited basis during the revolving period! With Bankroll you only pay for what you use and you're in complete control based on your unique business needs that may change over time!

**BANKROLL'S Industry-Leading Features:**

- Max approvals up to \$1,000,000 with a minimum initial draw of only \$5,000
- Max amortizing term up to 36 months with low, fixed weekly payments
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal paydowns of \$5,000 or more during the revolving period
- A revolving period up to 1 year (52 weeks)
- Every payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Closing points are only charged on cash out
- Pay off or pay down with no penalties, maintenance or prepayment fees

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Click on the any of the self-serve PDFs you'd like to use. Each PDF contains an area at the bottom where you can enter your contact information. Once you've entered your information, save the updated PDF to your computer.

## ARF Financial

The Smart Choice in Business Financing

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You may qualify for loan amounts up to 23% of your business's total annual sales with loans from \$5,000 to \$750,000 with no collateral required. Once we determine how much you qualify for, you can choose the loan amount and repayment term that works best for your business. Repayment is very simple! Once a week an ACH debit is processed on the authorized business checking account for the term of the loan. Any funds that are not used can be quickly accessed as a line of credit.

**Why use ARF Financial?**  
As a licensed lender, you can be assured that we adhere to the highest level of business standards. In addition, since we are a licensed, the interest you pay is tax deductible further reducing our industry leading rates.

**What can I use the money for?**  
Use the funds for any business related expense. Things like expansion projects, renovations, remodeling, opening another location, new equipment purchases, inventory, advertising and marketing, or to simply stabilize cash flow.

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Partnering together with ARF Financial to provide the working capital every business owner deserves.

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ARF Financial LLC is licensed by the California Department of Business Oversight (License No. 0037656). Loan approval, loan amount and interest rates are based upon applicant's creditworthiness and ARF's standard underwriting guidelines.

CONTACT:

## BANKROLL

THE ULTIMATE REVOLVING LINE OF CREDIT

**INTRODUCING BANKROLL**

**ARF Financial's Ultimate Revolving Line of Credit**

Your business is always evolving. Wouldn't it be great to have access to a financial product with the flexibility to evolve with it? Now you do! Our new Revolving Line of Credit - BANKROLL provides the MAX loan approval, a fixed loan term up to 36 months, and a fixed weekly payment - plus the flexibility to pay down or borrow additional funds on an unlimited basis! With Bankroll you only pay for what you use and you're in complete control based on your unique business needs that may change over time! And, Bankroll provides early payoffs without penalty anytime during the loan!

**Check out BANKROLL'S Industry-Leading Features:**

- Max approvals up to \$1,000,000 with a minimum initial draw of 10% of the approval\*
- Max amortizing term up to 36 months with low, fixed weekly payments
- A revolving period up to 1 year (52 weeks)
- Unlimited draws of \$5,000 or more during the revolving period
- Unlimited partial principal paydowns of \$5,000 or more during revolving period
- Every payment made and partial principal paydown frees up line availability
- Finance charges accrue and are collected weekly
- Closing points only charged on cash out
- Pay off or pay down with no penalties, maintenance fees or prepayment fees

Partnering together with ARF Financial to provide the working capital every business owner deserves.

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\*Minimum initial draw of 10.00% or 10% of the line approval, whichever is higher. Unlimited draws and partial principal payments are only available during the revolving period. This is not a guaranteed extension of credit. All draw requests will require a holding order pending review of the merchant's creditworthiness and are not normally changed once the original loan was initiated. Updated bank transactional data via PARS or on paper statements will be required prior to draw requests being funded. ARF will draw to limit of qualified draw requests within 2 business days of receipt. ARF Financial is licensed by the California Department of Financial Protection and is a member bank of California's Financial Institutions. License No. 0037656. Loan approval, loan amount and interest rates are based upon applicant's creditworthiness and ARF's standard underwriting guidelines.

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Imagine what you could do with additional working capital. We can make it easy. Contact me today. I'll work hard to get you the funds you need to make your business more profitable!

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