

Heartland

Capital

at your fingertips.

**Secure the funds you need, when you need them,
at the best rates possible.**

Heartland Capital is an easier way for small businesses to get the funding they need to grow. By streamlining the loan process and leveraging the power of the marketplace where lenders compete, Heartland quickly provides business owners with the best loan options and terms, as well as fast funding. The whole process - from the time a business owner submits a loan application to the time funding is received -- typically takes only a week.

By simplifying the application process, canvassing more lenders, and accelerating funding, Heartland Capital does the heavy lifting for business owners so they can instead focus on other aspects of running their business.

Product Features:

- **75+ marketplace lenders** compete to offer small businesses loans from \$5K to \$5M
- **Simple online application** process can be completed in 15 minutes on a mobile phone
- **A funding advisor** helps a business compare offers to choose the perfect loan
- After offers are received from lenders, **businesses review options and select** the best offer for their needs
- Upon selecting an offer, **business gets funding** in as little as 24 hours.

Target Audience:

Small business owners, who frequently need financing to grow, will benefit from Heartland Capital. To prequalify, merchants must:

- Be in business six months
- Make \$100K or more annually in annual revenue
- Provide three consecutive bank statements
- Have a credit score of 550 or higher

Merchant Benefits:

- **Get funding needed to grow:**
 - Invest in new equipment
 - Cover payroll and hire new employees
 - Purchase inventory to fulfill existing orders
 - Have cash flow issues and need cash to pay bills
 - Launch new products and marketing campaign
 - Outsource website development and Search Engine Optimization (SEO)
 - Navigate seasonal challenges
 - Build a new location, or expand and renovate an existing location
 - Pay for healthcare
- **No hassles.** Simple application, without fees or obligation
- **Get the perfect loan.** Choose best loan from multiple financing options
- **Get funding fast.** Get money when it's needed

Platform Information:

Powered by Lendio's revolutionary and trusted marketplace lending platform, Heartland Capital gives small business owners unprecedented access to capital.

How Process Works:

1. Customer applies for financing directly on the Heartland Capital website: <https://www.lendio.com/heartland>.
2. A dedicated funding advisor works with the customer to compare offers and choose the perfect loan
3. Application is routed to marketplace lenders...and the customer receives email notification of offers
4. Customer receives electronic loan documents to sign and accept offer
5. Customer receives funds

Conversation Starters:

Listen for and use the following buzz words in customer conversations. These issues commonly trigger SMB lending needs.

- New equipment
- Payroll
- Hire new employees
- Inventory
- Fulfill existing orders
- Cash flow issues
- Cash to pay bills
- Product launch
- Marketing campaign
- Website and SEO
- Seasonal challenges
- New location and renovation
- Healthcare

FAQ:

Will this affect my credit?

Heartland does a "soft pull" to help match you to the right lender. It doesn't affect your credit in any way. Only after a merchant selects a lending offer is a "hard pull" done by lender's underwriter.

Does a Capital client have to be a Heartland merchant?

No. Heartland Capital is standalone. To prequalify, a customer only needs to: be in business six months; make 100K or more annually; provide three consecutive bank statements; and have a credit score of 550 or higher.

How long does the process take before I have access to funding?

The entire process – from application to getting your money – typically takes about a week. You apply on your phone in 15 minutes. Within as little as 24 hours, a funding advisor contacts you to compare offers to choose the perfect loan. You receive offers from lenders, review options and select the best one for your needs. Upon selecting the offer you get funded in as little as 24 hours.

What loan amount and rates can a merchant get?

Heartland works hard to get you prequalified offers at the most competitive rates. Loans and rates are dependent on a merchant's individual qualifications and the overall health of the business.

Are monthly loan payments debited from clients' bank accounts, or is a percentage taken from credit card batches?

Automated Clearing House (ACH) payment. However, split funding is available if the loan funds thru AMEX.

Will lenders allow loan payoff without penalty, or does interest need to be paid even if the loan principal is paid off?

In most cases there are no early pay-off penalties. However, Heartland Capital is not providing a one size fits all lending solution to merchants -- like in the case of a business credit card.

Do I have to provide personal information to get offers?

Heartland needs enough information from you to get the full power of the marketplace working on your behalf. The more information you provide, the more offers you'll receive.

If I can get money through my bank, why consider Heartland?

Heartland is a better alternative to traditional lending because it's much faster, and you get the best loan for your business needs. One application solicits lending options from 75+ lenders. Banks and credit unions also often charge high origination and other fees which increases the cost of capital.