

AmeriMerchant[®]

2nd Chance Capital

Turn a **NO** Into a **YES**

With an alternative financing solution for your clients

The AmeriMerchant[®] 2nd Chance Capital Program-

will be your partner in strengthening and maintaining your existing relationships by presenting you with an alternative and viable solution to give to your client at absolutely no risk to your financial institution.

AmeriMerchant can provide your client with working capital, up to \$1,000,000 per location, against your client's future credit card processing receipts. It's easy. all you do is refer them to us. Your client will be happy since he'll now remember you as the person who provided the additional service and you'll most likely get future business from him.

AmerMerchant is different from traditional lending institutions in the following ways:

- **Very high approval rate for qualified customers**
- **Quick decisions, usually within 24 hours**
- **Fast funding typically within 7 business days**
- **No closing fees**
- **No application or closing fees**
- **No change of merchant processing required by opening up a deposit account at Chase.**

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An alternative financing solution for your clients

Tel: 1-800-267-3790 | www.amerimerchant.com

Don't let this scenario happen to you

AmeriMerchant can provide an alternative financing option to your clients.

Imagine this scenario:

A business client who keeps deposits, investments or perhaps a personal mortgage with your bank, is declined for a working capital request.

Perhaps your client hasn't been in business long enough, doesn't have the proper collateral, credit score, or shows a negative cash flow in their corporate and personal tax returns to meet the bank's requirements.

Customers think the SBA is a sure thing and when a loan is declined, they are shocked and dismayed at you and the institution – and take their business to another competitor. Even worse, your bank is remembered as the one who wouldn't help them. Years later, when the business is thriving and meets the proper requirements they go somewhere else for that \$500,000 loan

To qualify your client needs to:

- **Process credit cards for at least 60 days**
- **Have no open bankruptcies**
- **Have at least 12 months left on their lease**
- **Have a credit score of at least 500**

About AmeriMerchant[®]

Founded in 2002, AmeriMerchant (www.amerimerchant.com), is a leading provider of alternative working capital solutions to retailers, restaurants, e-commerce and other merchants. The company can provide businesses with up to \$1,000,000 in working capital per location by purchasing its future credit card receipts from its customers, commonly known as a merchant cash advance.

AmeriMerchant has over 100 employees and is headquartered on Park Avenue South in New York City with an additional office in San Mateo, California.

**For more information, please call 1-800-267-3790
Or visit www.amerimerchant.com**