



Dear Business Owner,

We appreciate your interest and opportunity to learn more about us. The Customer Financing Team at Mountain America Credit Union makes it easy for you to provide a wide range of flexible and competitive payment options, at your place of business. Our program specifics are simple!

Financing Options

- **Visa Platinum credit card** with an introductory rate of **1.99%** fixed for a period of 6 months on all purchases. After promotional period rates as low as **11.49%** up to **14.49%**, no fees for you.
- **Signature Loan** with competitive rates as low as **13.24%**, no fees for you.
- **Reduced Interest Rate** alternative with competitive rates as low as **5.99%**, a **6% buy down fee** applies.
- **Buy Now Pay Later 0% Financing** up to 48 months on an equal monthly payment schedule, with a buy down fee as follow:
 - ✓ **5%** for 6 months
 - ✓ **7%** for 12 months
 - ✓ **9%** for 24 months
 - ✓ **11%** for 36 months
 - ✓ **13%** for 48 months

**Annual percentage rate, on approved credit. Membership required—based on eligibility. Visa Platinum credit card rates will vary with the market based on the “Prime Rate”. The buy down fees are business fees, not consumer fees.*

Loan amounts typically range up to \$30,000, no prepayment penalties . Mountain America business account holders get funds directly deposited into their account. Our program is currently available in the State of Utah, Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Washington, and Wyoming.

You will have access to a user-friendly portal, which will allow you to submit your customer’s applications for review and receive a decision within minutes. Funding via ACH in 24 hours or less. We will provide on-going training, marketing, and support every step of the way, including a complimentary holistic cash flow analysis.

The credit union requires a one-time \$1 membership deposit for new members. This will allow them to begin enjoying the complete benefits offered through our financial institution.

For additional information or questions, please do not hesitate to call us at 888-417-8757. You can also contact us via e-mail at customerfinancing@macu.com. We look forward to working with you!

Sincerely,

Customer Financing Team