

Credit Union Financing for Your Customers.

Kinecta Federal Credit Union offers financing for your customers at the point of sale with our **OnSpot Financing Program**. Our online application allows you to submit a loan and print without the customer ever having to leave your store or office. You will receive decisions within minutes. Your customer will also benefit by becoming a member of Kinecta family and depositing funds directly into a savings account.

Benefits to YOUR Business:

- Attract new customers & increase loyalty
- Gain sales and customer satisfaction
- Saves you money
- Easy online application
- Quick approvals with on-the-spot documents

Benefits to YOUR Customer:

- No Delays with OnSpot Financing
- Convenience with on-site loan decision
- Easy online application
- Avoids use of high-rate credit cards
- Membership with Kinecta

Kinecta Federal Credit Union is one of the nation's leading Credit Unions, with more than \$3.2 billion in assets and serving over 270,000 member-owners across the country.

PROGRAM COSTS

- Monthly fee of \$95.00 – Unlimited application request
- One-time account setup fee \$295.00

There are no additional fees paid (Above fees are paid directly to OnSpot)

CONSUMER RATES AND TERMS

APR* **As low as 7.99%** Max Loan Term **60 Months** Amount Approved **Not to exceed \$25,000**

| SAMPLE PAYMENT CHART (Use this payment chart to estimate the monthly payment required. Your actual payment amount may vary.) | Amount Borrowed | 12 Months | 36 Months | 60 Months |
|---|-----------------|-----------------|-----------------|-----------------|
| | \$1,000 | \$87.00 | NA ¹ | NA ¹ |
| | \$10,000 | NA ¹ | \$313.38 | \$202.76 |
| | \$25,000 | NA ¹ | \$783.42 | \$506.90 |

Rates Effective: 6.15.16



Sign-up online: www.kinecta.org/onspot-financing
OR contact KINECTA FEDERAL CREDIT UNION @ 1.800.854.9846 FOR DETAILS

*Annual Percentage Rate (APR). Monthly payments at 7.99% APR over a 60 month term are estimated at \$20.28 per \$1,000. Rates accurate as of 6/15/16 and are subject to change. Rate includes a .25% discount for Automatic Payment (AutoPay). Rates subject to increase if AutoPay is discontinued. Actual interest rate offered may be higher depending on applicant's credit rating and other underwriting factors. Kinecta Signature Loan approval is subject to creditworthiness, and other qualifications. Membership requirements apply. Loan amounts may vary based on a variety of factors such as income and credit rating. Maximum loan amount is \$25,000.00 per qualifying Member. Terms and conditions are subject to change at any time.

¹ Not available for this loan amount