



The missing piece for today's financing options!

The **HELP** card[®]

*You Sell, We Lend, You **Grow***



Decades of Experience

The **HELPcard**[®]
You Sell, We Lend, You **GROW**

Experienced

The HELPcard[®] is a revolving credit product of Dent-A-Med, Inc. (DAMI), a pioneer in consumer lending for over 27 years. The HELPcard[®] provides an easy financing option for consumer's services and products.

Easy

The on-line consumer application process is quick and easy.

Thanks to quick approvals & a great acceptance rate, The HELPcard[®] can substantially increase cash flow for your members while minimizing the need for in-house billing and collecting.

All financed transactions are processed promptly with payment occurring within 48 hours following the posting of the charge to the consumer's account. Deposit of funds for financed transactions are handled via ACH direct deposit to your member's designated bank account.

Profitable

In essence, with The HELPcard[®] you take no risk.

The HELPcard[®] lets you focus on service and sales. By offering a monthly payment plan to consumers and incorporating promotional programs such as "deferred interest or reduced interest financing", consumers are able to afford the products they desire.

The HELPcard[®] makes your services and products affordable to a larger consumer base than just the cash customer. That's the biggest single benefit for consumers. The HELPcard[®] provides funds for services/merchandise that might be important or desired, but not otherwise affordable during these tough economic times.

Service, affordability, high acceptance and excellence in process are the KEY FEATURES to our HELPcard[®] program.





Growth solutions...

The **HELP**card®
You Sell, We Lend, You **GROW**

The **HELP Plan** is a **fully non-recourse revolving** credit program. The merchant assumes no future risk for consumer loan defaults on approved and funded accounts. (Regulation Z – Federal Lending Guidelines) and certain conditions involving consumer fraud.)

Merchant Benefits:

- No Enrollment Fee, No Monthly Fee
- No special equipment needed to process applications and transactions
- All materials and training are free of charge
- Personalized Account Manager

Multiple Credit Acceptance Levels: It would be great if every consumer had great credit. Since that is not the case, The HELPcard® has developed a plan to meet the approval needs of the merchant who wishes to increase sales by reaching those consumers with less than perfect credit.

- **Multi-Level Financing:** Our multi-level program accommodates consumers with excellent credit, as well as those consumers with near prime credit.
- **Variable Consumer Interest Rates:** The standard interest rate @ Prime + 22.74%, Currently 25.99%.
- **Minimum Payment:** The minimum monthly payment is 3.25% of the consumer's highest balance or \$32 whichever is greater.
- **Cardholder Grace Period:** Minimum of 25 days following the date of the charge.
- **Credit Limit:** Based upon the consumers credit worthiness and stability factors.
- **Annual Fee:** While there is an annual fee of \$59, the consumer can receive credit towards that by enrolling in e-statements and EFT for monthly payments bringing it to zero.
- **Optional Promotion Programs:** Promotional plans offer 0% deferred interest options and an extended payment option with reduced interest are also available.





Three Levels of Approval

The HELPcard can approval a wide range of consumer types from Prime to Non-Prime. This means more approvals for you!

- Standard Three Tier Pricing based on the consumers credit risk

- **Service Fees:**

- Level 1 – 5%
- Level 2 – 10%
- Level 3 – 20%

- We allow you to offer promotional options to your consumer

- **Additional Promo Fees:**

- 6 Months DFI – 1.9%
 - 12 Months DFI – 4.9%
 - 18 Months DFI – 9.9%
 - 18 Months RI of 14.9% - 0%
- (all rates are in addition to the standard fee)

DFI = Deferred Interest

RI = Reduced Interest



Trusted relationships...

The HELPcard is committed to providing you the highest degree of professional service

Thank you!



The **HELP**card®
*You Sell, We Lend, You **Grow***

Heather Philip
Director of Sales
Phone # 877-486-6778
heather.philip@hccredit.com
PO Box 829
Springdale AR 72765-0829

www.helpcard.com