

# are your sales **half** of what they **should be?**

up to **40%** of **american consumers** may not qualify for primary financing

*"Carmel Financial understands my business and the unique credit needs of my customers, and they never reject my customer's applications."*



learn how  
**secondary  
financing**  
can save  
**every sale...**  
when your  
**good customers**  
have bad credit



*"As one of the nation's oldest and largest secondary financing institutions, Carmel Financial lets me take care of my customers and places more profit in my pocket."*



a **leader** in secondary financing.

**carmel** financial

.....  
we make it possible.



# here's your **guide** to selecting a secondary financing institution

It's a fact that a growing number of Americans are experiencing credit problems. At the same time, banks and other primary lenders are tightening their loan criteria to the point where these consumers increasingly find they can't get financing for their important purchases.

## Look first to secondary financing.

Secondary financing can help bridge the gap between a sale or no-sale.

A typical secondary financial institution provides funding for customers that can't qualify for primary financing because of their less-than-perfect credit history. So, you don't have to lose any sale.

## What to look for in a good secondary financing institution.

We'd like to say, "all you have to do is choose Carmel Financial," and be done with it. But, your customers most likely chose to do business with you only after some careful consideration. So, we invite you to do the same with a secondary financing company. Ask questions, compare services.

## Does the secondary financing institution turn down applications?

At Carmel Financial, we never say "no." That gives you the "yes" power to help your customers, no matter what their credit history, and put more profit in your pocket at the same time.

## How long has the secondary financing institution been in business?

Carmel Financial has been specializing in secondary financing ONLY for about forty years. We've earned the trust of our clients by making the entire process of secondary financing comfortable and equitable for them, and built invaluable relationships with them in the process.

## Is the company responsive?

Assess how well a secondary lender answers your questions. Are they responsive or do they leave your questions and concerns unanswered? Carmel Financial provides quick and accurate answers our clients can depend upon.

## Is the company flexible?

Secondary lenders must be not only willing, but able to effectively evaluate each applicant individually.

fill in this convenient  
**fifteen-point chart**  
to measure secondary financial  
institutions, service for service

	Carmel Financial	Lender A	Lender B
1. No application turn-downs	✓		
2. Nearly 40 years of experience	✓		
3. Faster funding of financed applications	✓		
4. Flexible credit approval criteria	✓		
5. Flexible payment programs	✓		
6. No merchant enrollment fees	✓		
7. No customer financing application fees	✓		
8. Simple merchant application process	✓		
9. Online merchant access	✓		
10. Easy to submit customers' applications	✓		
11. Understands the needs of the direct seller	✓		
12. No limit to the number of applications submitted	✓		
13. Accept as many offers as you want	✓		
14. Saturday credit application reviews	✓		
15. Collection and billing services	✓		

Carmel Financial is not only flexible in judging credit criteria, but we can also provide a variety of affordable payment programs.

## What about fees?

Carmel Financial doesn't "nickel and dime" you with hidden charges. There is never a cost to enroll as a Carmel Financial merchant. All you have to do is complete our Merchant Financing Packet and fax the documents to us. And no application fees apply, no matter how many credit applications you are submitting.

## What kind of interest rates can I expect?

Don't let a pact with a predatory lender or disreputable secondary finance company ruin your good reputation. Carmel Financial works with fixed interest rates comparable to that of primary lenders, so there are never any surprises.

Obviously, there's a lot more you need to consider. So, we've provided a convenient fifteen-point chart to allow you to measure secondary financing providers, service for service. Compare Carmel Financial to any other institution. We're confident you'll choose Carmel Financial to be your resource for all your secondary lending.

## Enroll today! It's as easy as 1-2-3:

1. Complete and submit a merchant financing application and agreement forms.
2. Submit credit applications that have been turned down by your primary lenders.
3. Determine how you want your funds deposited into your checking account.

To receive your Merchant Financing Information Packet, contact us today at:

**800.964.0672**

or visit us online at:

[www.carmelfinancial.com](http://www.carmelfinancial.com)

a leader in secondary financing.

**carmel** financial

we make it possible.



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