

# Unsecured Business Finance Program Overview



**CARDINAL**  
CAPITAL LLC

EXPERIENCE THE NEW WAY TO  
GETTING FUNDED



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# USE THE POWER OF CREDIT CARDS TO FUND YOUR BUSINESS

## ADVANTAGES OF OUR UBF PROGRAM

Anyone can apply for cards on their own. You probably get credit card offers in the mail on a weekly basis! But if you are looking for \$25k-\$200k in funding, our program is your best option. Our team of former bankers and business funding experts provide better results, an easier process, and strategic guidance



## **BETTER RESULTS - OUR EXPERTS KNOW THE SYSTEM**

### **MORE CREDIT**

Up to 5 times more in fact! This means you could get \$50,000-\$200,000 in available credit, as opposed to only \$10,000 - \$40,000 if you applied on your own.

### **BEST CARDS**

Our experts create a custom bank strategy for your unique situation and needs. They know which cards offer the longest 0% interest periods, highest limits, and lowest fees.

### **MINIMIZE IMPACT**

Our approach ensures minimal impact to your personal credit profile; including fewer inquiries and declines. The UBF team knows how to avoid common issues which cause declines and a longer-than-necessary funding process.

## **EASY PROCESS - OUR TEAM HANDLES THE DETAILS**

### **Low Documentation**

The UBF program only requires documentation to support the existence of your business. You don't need complicated financial statements or years of tax returns.

Your account manager will make sure everything is in order prior to applications.

# GET THE BEST FUNDING FOR YOUR BUSINESS

## TOP 3 THINGS TO DO

1



2



3

### APPLY FOR FUNDING BEFORE YOU NEED IT

Business owners who wait until the last minute to apply for funding don't often get the best products, rates, or loan amounts.

When you apply for funding long before you anticipate needing it, you increase the likelihood of getting more in available capital, better rates, and avoid the stress of scrambling for money.

### MAINTAIN A HEALTHY DEBT TO CREDIT RATIO

Lenders want to see activity on your existing credit lines, but avoid carrying high balances. A low debt-to-credit ratio is necessary for obtaining the most funding.

We advise clients to pay down as much pre-existing debt as possible before applying for funding.

### CORRECT YOUR DATA WITH CREDIT BUREAUS

If your personal information is inconsistent across credit reporting agencies, you won't be approved for the best cards as quickly.

Make sure information like your name and address are consistent and up-to-date. You will also want to be sure you know if there are any outstanding items showing that are hurting your score

## TWO THINGS TO AVOID

### DON'T MAKE BIG PURCHASES

Business credit approvals are initially based on the applicant's personal credit. If you are applying for funds, be sure to delay large credit-based purchases which will impact your debt-to-credit ratio and lower your credit score. This practice can lead to you getting thousand more in funding

### DON'T SHOP AROUND FOR FUNDING

Shopping around for the best deal is normally considered a good idea. However, it's not the same case while seeking business funding. Every "hard inquiry" into your credit lowers your score and your ability to get the most funding possible

## HASSLE FREE

Let the pros do all the heavy lifting: secretary of state changes, negotiating with the banks on your behalf, document submissions and much more

## WORRY FREE

Our UBF team consists of former senior underwriters for major banks. They know what the banks like and don't like to see on their credit application. You don't need to worry about it!

## STRATEGIC GUIDANCE - CASHING OUT & MORE

### "I need cash not cards."

We hear this often and have solutions. Our team can help you meet true cash needs, including getting cash from the cards or using one of our 3rd party resources.

## Smart Balance Transferring

Strengthen your credit profile while, at the same time, saving money you would typically pay in interest.

## Long-term Road Map

We can help you create a strategy for additional rounds of funding and consolidating credit balances down the road. We want to see you experience long-term success!