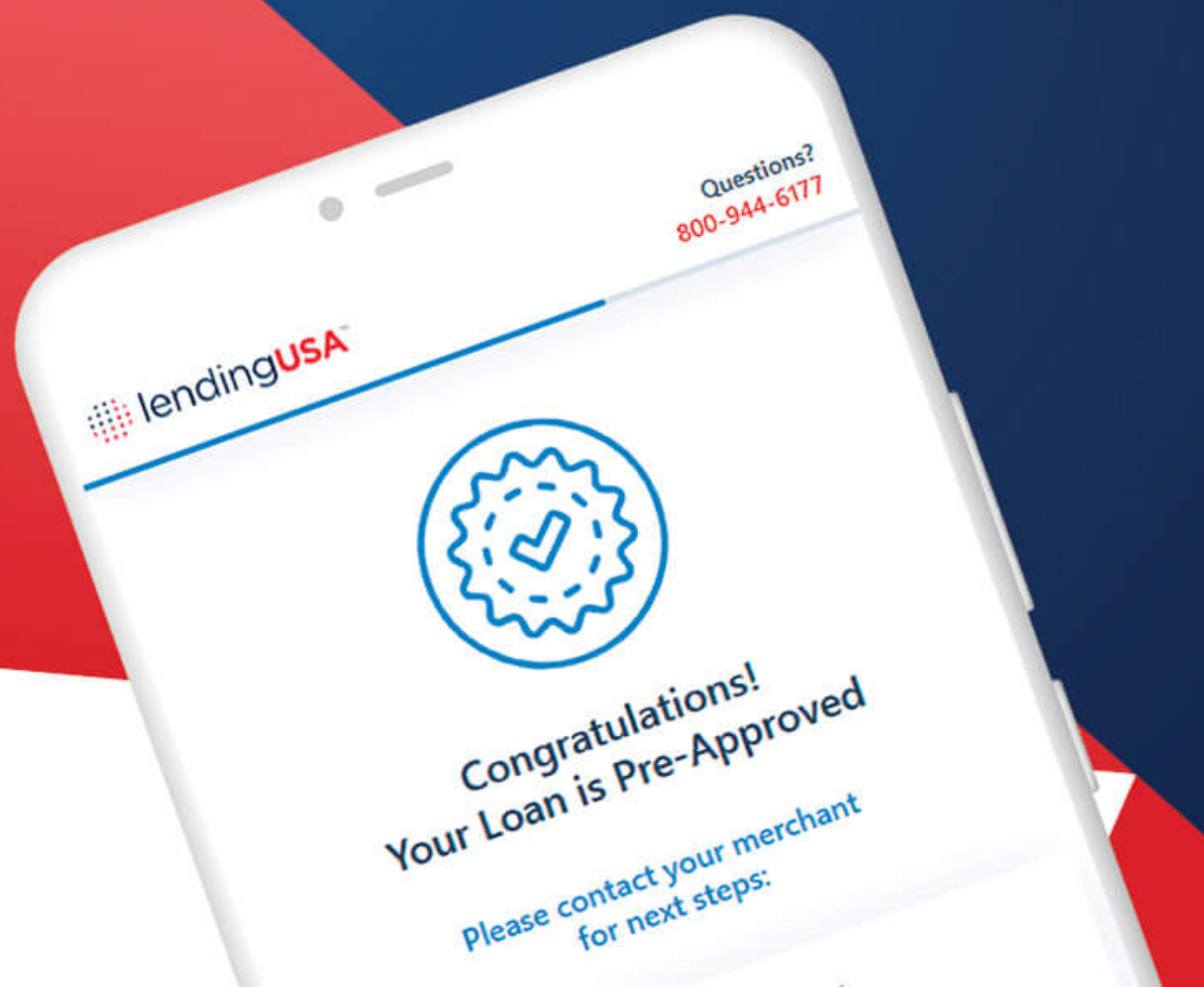


To Check Your Rate Visit  
**[borrower.lendingusa.com](http://borrower.lendingusa.com)**

OR CALL **(800) 994-6177**

Checking your rate  
**will not** impact your  
credit score.<sup>†</sup>



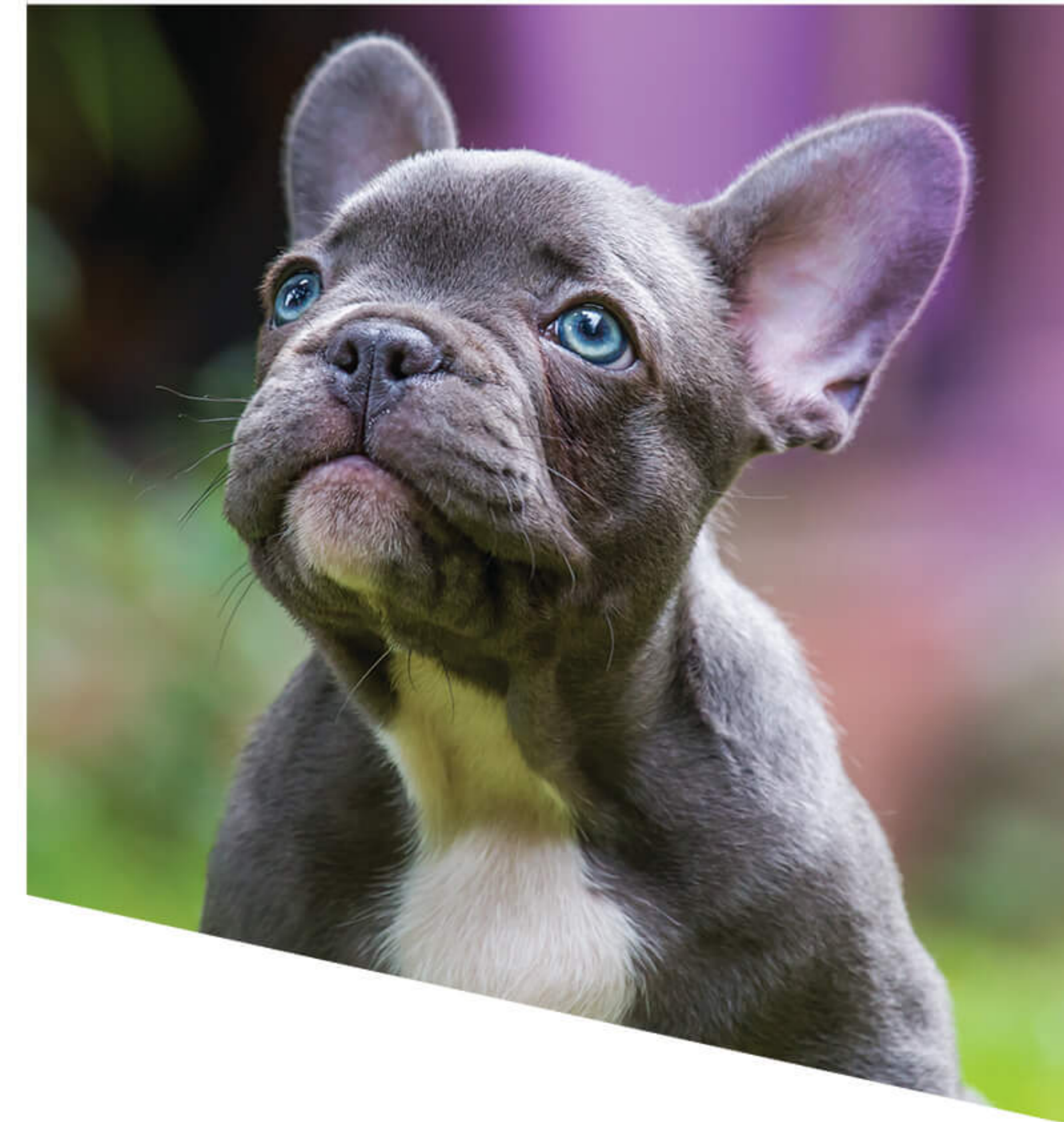
1. No interest on principal option promotion if paid in full on or before your sixth scheduled monthly loan payment (such period referred to herein as the "Promotional Period"). You may pay the principal amount of your loan without paying any interest on the unpaid principal balance. In order to avoid paying interest on the unpaid principal, including interest accrued during the Promotional Period, you must (1) pay us the full principal amount of your loan before the Promotional Period expires. We will keep any prepaid finance charge (including the non-refundable loan origination fee, if applicable) that is included in the principal you owe. This is called the "No Interest On Principal Option Promotion" hereafter referred to as "Promotion". The Promotion will expire after the scheduled due date of your scheduled monthly payment corresponding with the end of the Promotional Period or if you make any of your scheduled monthly payments during the Promotional Period later than 16 days of each of their scheduled due dates. Please note that you will lose the Promotion if you make any scheduled monthly payment during the Promotional Period after its 16-day grace period. If the Promotion expires (either because you have not paid the full principal amount of your loan or you have made a scheduled monthly payment later than 16 days after its scheduled due date), Lender will treat any extra payment you have paid to Lender as a partial prepayment. If the Promotion expires, you will pay interest on the principal amount from the Disbursement Date at the interest rate set forth in your Loan Agreement. **NON-REFUNDABLE ORIGINATION FEE.** The No Interest On Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.

2. These stated estimated monthly payments will not pay the principal loan amount in full within the six month promotional period. In order to avoid paying interest on the unpaid principal you will need to make higher monthly payments or pay the remaining principal balance by the due date of your sixth scheduled monthly payment (the end of the promotional period). Not all terms may be available at all select merchant locations.

<sup>†</sup> To check the rates you qualify for, LendingUSA does a soft credit pull that will not impact your credit score. However, if you choose to continue your application, your full credit report will be requested from one or more consumer reporting agencies, which is considered a hard credit pull.

The range of monthly payment amounts for the terms discussed in this brochure are based on APRs, which range from 24.59% to 29.99% APR. The APR offered to you will depend on such factors as your credit score, application information, loan amount, loan term, and credit history.

All loans are made by Cross River Bank, a New Jersey State Chartered Bank. Member FDIC. Loan amounts range from \$1,000 to \$5,000, but vary by loan term. Loans are not available in CO, CT, IA, MD, ND, NH, NY, VT, WV, PR or any other unincorporated US territory. Other terms and conditions may apply. The terms and offers in this brochure are available through select merchants only. Program details subject to change at any time and without notice.



TAKE YOUR PET HOME TODAY WITH  
**Payments as  
low as \$40/mo!\***

All loans are made by Cross River Bank, a New Jersey State Chartered Bank. Member FDIC.

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# Financing Made Easy

At LendingUSA our goal is to provide you with low monthly payment options for the important moments in life.

- ✓ Promotional Financing
- ✓ Fast Online Application
- ✓ Low Monthly Payments
- ✓ Pre-Approval Decision In Seconds
- ✓ No Pre-payment Penalties
- ✓ Friendly Customer Service
- ✓ Multiple Ways To Pay

## Monthly Payments That Fit Your Budget.

Estimated minimum monthly payment for every \$1,000 financed.

**NO INTEREST ON PRINCIPAL  
IF PAID IN FULL WITHIN 6 MONTHS<sup>1</sup>**

### 6 Month Promo <sup>1</sup>

\$180/mo

### \*36 Month Term <sup>2</sup>

\$40-\$42/mo  
24.59%-29.99% APR

### 60 Month Term <sup>2</sup>

\$31-\$32/mo  
27.42%-29.99% APR

## Get Started

IN 3 EASY STEPS



STEP 1

### Check Your Rate

You can check your rate on any mobile, desktop, or tablet device without impacting your credit.



STEP 2

### Choose Your Provider

After submitting your application you can easily search and select your provider.



STEP 3

### Get Pre-Approved

Once pre-approved your provider can show you available low monthly payment options.

TO GET STARTED VISIT  
**BORROWER.LENDINGUSA.COM**

*The terms and offers in this brochure are available through select merchants only.*