Wellen Capital Current Guidelines

Current Guidelines:

* Minimum Time in Business (Years) – 2 Years
* Minimum FICO Score - 525
* Minimum Average Monthly Deposits Volume - $10K/month average
* Minimum Average Monthly Deposit Count – 3/month average
* Prohibited Industries – See below
* Preferred Industries – Restaurants, retail and healthcare
* Prohibited States – Virginia and Utah (Four months of bank statements required for California per California guidelines)
* Maximum NSFs/ODs – Determined by Wellen Score
* Number of Positions – Wellen is a first position funder only.
  We will pay off a maximum of 2 competitor products and the merchant must net 50% of the funding amount after payoff.
* We will leave LOCs in place
* Product Offered – MCA only
* Maximum Commission – 12 Points (subject to diligence review)
* Minimum funding amount – $10K
* Maximum funding amount: $100K

Prohibited Industries:

* Adult content or services (retail is not prohibited)
* Agriculture, Forestry, Fishing and Hunting
* Attorneys and legal services
* Auto Sales
* Financial and credit services companies including check cashing services, collections, credit repair and debt consolidation agencies
* Firearms sales
* Gaming (the business exists for the purposes of gambling)
* Gas stations
* Lenders/Funders/MCA competitors
* Marijuana dispensaries
* Limo companies
* Management of Companies and Enterprises
* Mining, Quarrying and Oil and Gas extraction
* Multi-level marketing, pyramid selling, network marketing, referral marketing
* Non-profit
* Public Administration
* Real Estate/Rental and Leasing/Mortgages
* Trucking
* Utilities
* Wholesale

Marie Zvetina|Channel Manager, Indirect Sales and Sales Operations
Wellen Capital
312-755-8562
mzvetina@wellen.com
600 West Jackson Blvd. Suite 750 Chicago, IL 60661
www.wellen.com