

Enagic Purchase Financial Option List as of 12/2/2015
3rd Party Financing Options so Everyone Can Own an Enagic Ionizer NOW!

These Companies, Banks or Financial Institutions have NO affiliation with ENAGIC / KANGEN USA

Cash – Enagic accepts cash payments for the purchase of any Enagic Water Ionizer.

Personal Credit Cards – Enagic accepts *your own* existing VISA, MasterCard, Discover or American Express. Payments must include card number, name as it appears on your card, expiration date and CVV (3 or 4 digit). Signature must be on the Order Form, or “Alternate Payer form used” if someone else is paying. Customers may split payment to different credit cards by noting on Order Form the amount charged to each credit card.

New Credit Card Financing – Everyone can apply for their own credit through a variety of sources. Many offer 0% or low-interest “teaser” period of 3 to 24 months. Most people pay off their Enagic system during the Interest free period. Some combine several offers to get their systems. Qualifying is based on terms and conditions of each lender; minimum credit scores, debt-to-income ratio and Terms. Ask if their program are still available. If you know any reliable Financing, please share with Ray Stone (407)501-0767 kangenorlando@yahoo.com.

When stating income, include what you expect to earn as a Distributor !

Comerica Bank 0% interest for 12 months same as cash (Minimum FICA 650 and income to debt load): 9.99% to 20.99% APR after interest free period. Minimum payment is 1% of balance. Call Zack Frank (NJ) (248)451-8502 8am-5pm or apply on their website. **Request 2 day expedite for \$15**. For app status, call underwriting (800)364-9648 & follow prompts.

Citi-Simplicity Card 0% interest for up to 21 months if qualified, no fees. APR is 10.99% to 21.99% thereafter. \$68/minimum monthly for a SD-501 (1.5% of balance). Call (800)456-4277 to apply. Each case is individually evaluated for credit worthiness, length of employment and debt to loan ratio. Ask for priority processing, normally takes 7 to 10 days to process (888)201-4523 for application status. For additional info go to: www.citicards.com

Chase Freedom 0% interest for 15 months, minimum FICA 650 with \$100 cash back on purchases over \$500 or personal accounts and \$200 on anything over \$1000 for business accounts. For more information & to apply, contact David Shelbourn (509)946-4191 or www.chase.com.

Discover Card 0% interest for up to 12 months if qualified: 10% to 20% thereafter \$90/minimum monthly payment for SD-501 (2% of balance). Apply on-line at: www.discover.com. (Minimum FICA Score of 675 and annual income of at least \$60000)

Bank of America 0% for 12 months if qualified, minimum payment is 1.5% of card balance. A 640 FICO and above for approval. Below 650 they will help on a case to case basis. Go to any local branch and ask for this credit card and be sure to ask for the full amount and priority processing. To apply, go to any local branch for on-the-spot approval, or call (407)522-0376.

Wells Fargo Bank 0% up to 18 months to qualify FICA above 650 plus stated income considered is instant approval. INDICATE & REQUEST FULL AMOUNT NEEDED. Below 650 requires a personal relationship with Wells Fargo, Auto Draft & will provide counseling to improve your credit and takes up to about 60 days to complete. Call Tiffany Horton, Gabriel Turken, Irish Jackson (201)225-4020 or Branch Manager Jorge Parrales (NJ) cell (201)225-4029 Office (201)918-0619 Or seek a personal banker at your local Wells Fargo for this program.

State Farm Visa 0% interest rate for 12 months and 13.24% - 20.24% thereafter. FICO of 710 or higher & Annual income of \$75000+. Monthly payment are 1% of purchase price. (Ex-Financed amount \$4258 – monthly payment \$43). Earn 1% back in reward dollars towards card balance, earn 3% back on **ALL** insurance premium payments – even if not State Farm. Approval based on many factors & don't have to be State Farm customer to apply. Contact Brandon: (502)495-0211 or Email application: brandon@thesamsagency.com

Other Credit Cards There's many 0% or low interest credit cards online or at your local bank. Apply for either a loan or a credit card. www.creditcards.com for other options go on a search.

COMING SOON! **WE NEED YOUR HELP!** If you know any other Financing resources that your willing to share to help others boost sales, Please email info to kangenorlando@yahoo.com ASAP!!!

Personal Loan Financing *(fixed interest rates for a fixed period of time)*

Sun Trust Bank Light Stream - Exclusively for very good credit (700+)and is a form of a home improvement loan 4.99% APR 24 to 84 months. <https://www.lightstream.com/apply>

Web Bank/Prosper Minimum score 640 & \$40000+ household income. They give a pre-approved offer (will not affect your credit) inclusive of amount, rate, term, etc.15 minutes of applying. Funds available 4-7 days. <https://www.prosper.com/about/contact-us/> (866) 615-6319

Personalloans.com This is the workhorse & they will approve to mid-500's FICO, offer attractive terms. They provide a pre-approved offer (will not affect your credit), with terms within minutes. Funds in 1-7 days. <https://personalloans.com/?aid=187¬e=aid187-pid7694505>

Web Bank/Avant - Fair to average credit 600 and above. Wide ranges of credit is considered. They provide pre-approved offer (will not affect your credit) in 15 minutes. To apply: https://www.avant.com/landing/commission_junction?AID=11789034&PID=7694505

M-Lend Financial Loan, nothing down, 0% interest for first 12 months, no pre-payment penalties FICO score of 700 but is flexible. Unique service of loans for medical equipment and any Enagic Products. Go to <http://www.mlendhome.com/Financing.html> or call (888)474-6231.

Paradigm Financial Personal Loan @ 5.99% for life of loan. 590 Minimum FICA Credit Score, up to 72 months. Example: \$131/for 36 months for the SD-501. Contact Jerry Roy (877)682-8009 [Http://pmfinancialservices.com/SITE/forms/US%20App.pdf](http://pmfinancialservices.com/SITE/forms/US%20App.pdf) finance all Enagic machines for 36-60 months. **NEW! Online Approval System!** Email info@pmfinancialservices.com

BFS Financial No Down! \$99 month for 60 months, 600 FICA score, credit for poor credit, and for the Enagic. Leasing also a option. Try their pre-qualifier questionnaire to see if qualified before applying. To apply call (714) 653-1771 EXT. 1, Live Rep call (877)759-9905 **Email:** info@bizfinsolutions.com <http://www.bfscorpUSA.com/consumer-services/water-filtration>

Enagic Enagic offers in-house financing for those who can't acquire any financing. 18.5% Down Payment, is about \$800 for a SD501 (payable by debit, cash, credit card (checks hold your shipment for 10 business days). Payment schedules of 3,6,10 or 16 months. Distributors are not paid commission until customer pays off their system in full.

Commercial Lease - Dominion Lending Centres – commercial lease program designed for businesses. Lease provides 100% financing with no money down. Person signing must have a credit score of 600 or higher. The Lessee doesn't show the total cost of the equipment as a debt on their financial statement. Lease payments are fully deductible. There are a variety of leasing plans available and competitive interest rates over 24-60 months. Go to Enagic website to download forms on: <https://www.enagic.com/distributor/?c=home#c=commerciallease>

Quick Fast Funding Unsecured Business Advance Funding. No fees, Bad Credit OK, Flexible, No Collateral required, No business plan, no tax returns, no personal guarantee. Fast and Simple, Funds received in 24 hours. This is the best alternative to a business loan without hoop jumping in applying for typical loans. Go to <http://www.quickfastfunding.com> for more info and apply, or Call (855)539-3863, sales@quickfastfunding.com