



# Pay For Your Perfect Wedding Over Time

WEDDING FINANCING  
from PROMISE FINANCIAL



PROMISE FINANCIAL



# Your Perfect Wedding Starts With a Promise

PAY FOR YOUR WEDDING OVER  
TIME WITH WEDDING FINANCING  
THROUGH PROMISE FINANCIAL



## Flexible

\$3,000 to \$35,000<sup>1</sup> for  
weddings, honeymoons and  
other expenses



## Affordable

Fixed monthly payments  
over 36 months at APRs of  
6.99% to 29.99%<sup>2</sup>



## Transparent

Clear and upfront pricing with  
no hidden fees or prepayment  
penalties



## Convenient

Funds deposited directly into  
your bank account within 2  
business days

# Flexible Monthly Payment Options

WEDDING FINANCING OF \$3,000 TO  
\$35,000<sup>1</sup> FOR 36 MONTHS WITH APRs  
RANGING FROM 6.99% TO 29.99%<sup>2</sup>

Financing Amount	Monthly Payment Amount <sup>3</sup> 6.99% to 29.99% APR <sup>2</sup>
\$3,000	\$92 - \$122
\$5,000	\$153 - \$203
\$10,000	\$306 - \$406
\$15,000	\$459 - \$610
\$20,000	\$611 - \$813
\$25,000	\$764 - \$1,016
\$30,000	\$917 - \$1,219
\$35,000	\$1,070 - \$1,423

<sup>1</sup> The actual amount of proceeds deposited to your bank account will be the loan amount less the origination fee, ranging from 1.00% to 5.00%. For example, a borrower of a \$10,000 loan with a 5.00% origination fee will receive \$9,500 in net loan proceeds.

<sup>2</sup> The Annual Percentage Rate (APR) on loans through Promise Financial ranges from 6.99% to 29.99%. The APR offered to you may be higher than the lowest rate of 6.99% depending on your credit score, loan amount, application details, and credit history. All loans are subject to credit review and approval.

<sup>3</sup> The table shows the range of possible monthly payments for various loan amounts and APRs. Your exact monthly payment will be determined during the underwriting process.



EXPLORE YOUR OPTIONS:

[www.PromiseFinancial.com/Partner/On-Sunny-Slope-Farm](http://www.PromiseFinancial.com/Partner/On-Sunny-Slope-Farm)



# How Wedding Financing Works

Weddings are complicated – we make paying for them simple. Wedding financing through Promise Financial allows couples to pay for weddings, honeymoons and other expenses over time, with low rates and a convenient online process.

1

## Check Your Rate

Our secure online process instantly delivers personalized financing offers at no cost and with no obligation

2

## Choose Your Payment

You'll select the financing amount that makes the most sense for you

3

## Review & Accept

All information is clearly presented and you can accept your offer online by electronically signing your documents

4

## Funds Deposited

Funds are deposited directly into your bank account within 2 business days and you pay your vendors directly

5

## Repayment

You'll repay in equal monthly installments over 36 months with convenient payment options

# Frequently Asked Questions

## WHO IS PROMISE FINANCIAL?

Promise Financial is the only consumer lending platform focused on weddings, and is dedicated to improving the way you pay by providing innovative financing products. Learn more at [www.promisefinancial.com/about](http://www.promisefinancial.com/about)

## AM I ELIGIBLE FOR FINANCING?

We have certain basic requirements, such as being a US citizen or permanent resident and being at least 18 years old. The complete list of requirements is available at [www.promisefinancial.com/faq](http://www.promisefinancial.com/faq). You do not need to be getting married to be eligible for financing. We also have certain minimum credit requirements, including a FICO Score of at least 580.

## WHAT CAN I USE FINANCING FOR?

Proceeds are funded directly to your bank account and can be used for almost any purpose, even if unrelated to weddings. Exceptions include educational expenses, to make investments, and illegal purposes.

## DO YOU REQUIRE ANY COLLATERAL?

No, you are not required to pledge collateral to receive wedding financing through Promise Financial.

## HOW DO I APPLY?

It's easy! The application process is online and it takes just a few minutes to receive a response with your personalized financing offers. Please visit our website to get started.

## WHAT FEES ARE CHARGED?

We're committed to providing access to financing with low rates and transparent pricing. There are two primary fees charged:

- Interest fees, which are assessed monthly on the outstanding balance of your loan and included in your monthly payment, ranging from 6.32% to 26.66%
- Origination fees, which are applied at origination and deducted from your loan proceeds, ranging from 1.00% to 5.00% of the loan amount

These fees result in annual percentage rates (APRs) of 6.99% to 29.99%<sup>1</sup>

There are also fees associated with specific circumstances, including fees for late payment and non-sufficient funds transactions.

There is no fee to check your rate and apply.

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It's easy to get started. Check your rate  
using your computer or mobile device.

Checking your rate will not impact your credit score



P R O M I S E   F I N A N C I A L

Pricing, terms and conditions as of March 2016 and subject to change. Please visit our website for current information.

All loans on the Promise Financial platform are originated by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC and Equal Housing Lender.

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