

Street Cred Capital

Multi-Lender Consumer Credit Program
Introduction – January 2021



**STREET
CRED
CAPITAL**

Street Cred Capital

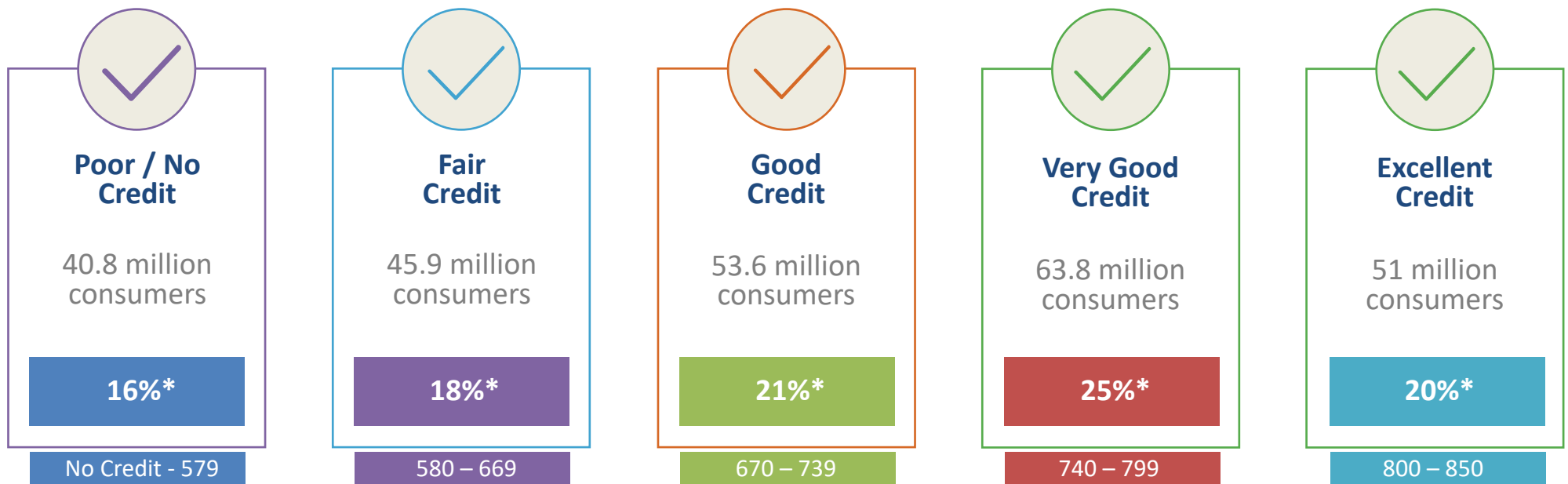
a full-spectrum “mobilized” lending program



Creating a fair, simple and transparent lending marketplace to empower mobile industry merchants and consumers

Street Cred Capital Opportunity

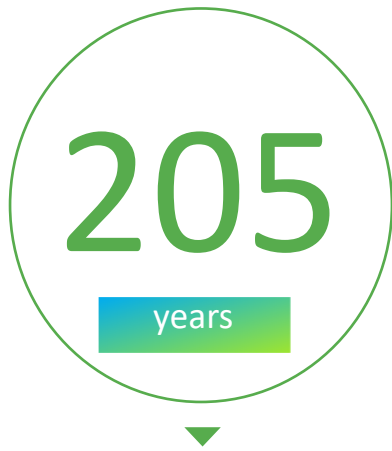
offer fair and competitive lending across all credit classes



*Experian (January 2020)

Street Cred Capital Team

senior-level experience, knowledge, and connections



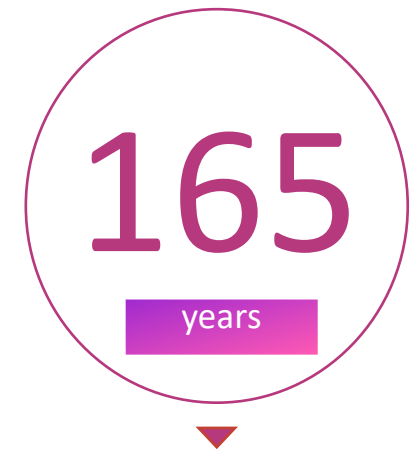
Mobile Experience



Finance Experience



Technical Experience



Product Experience

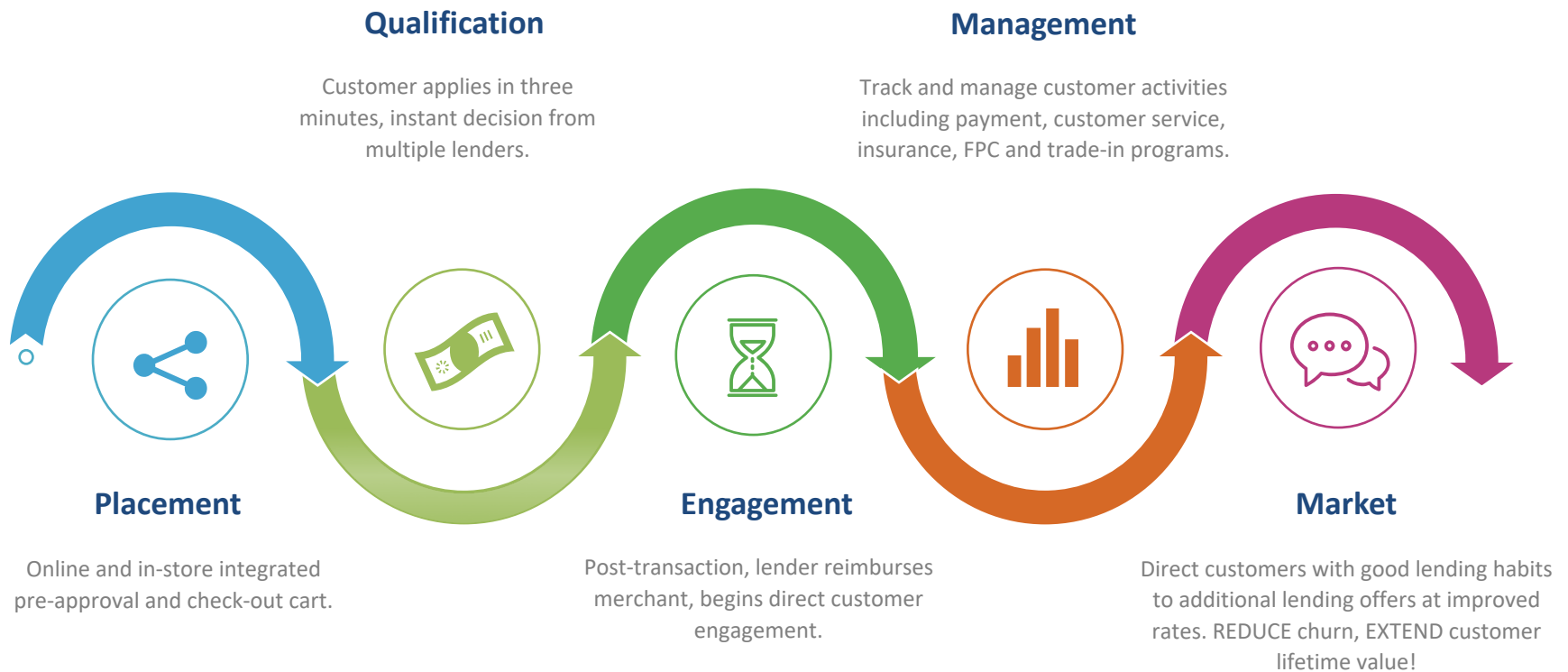
Street Cred Capital **Solution**

closing the customer, merchant and lender loop



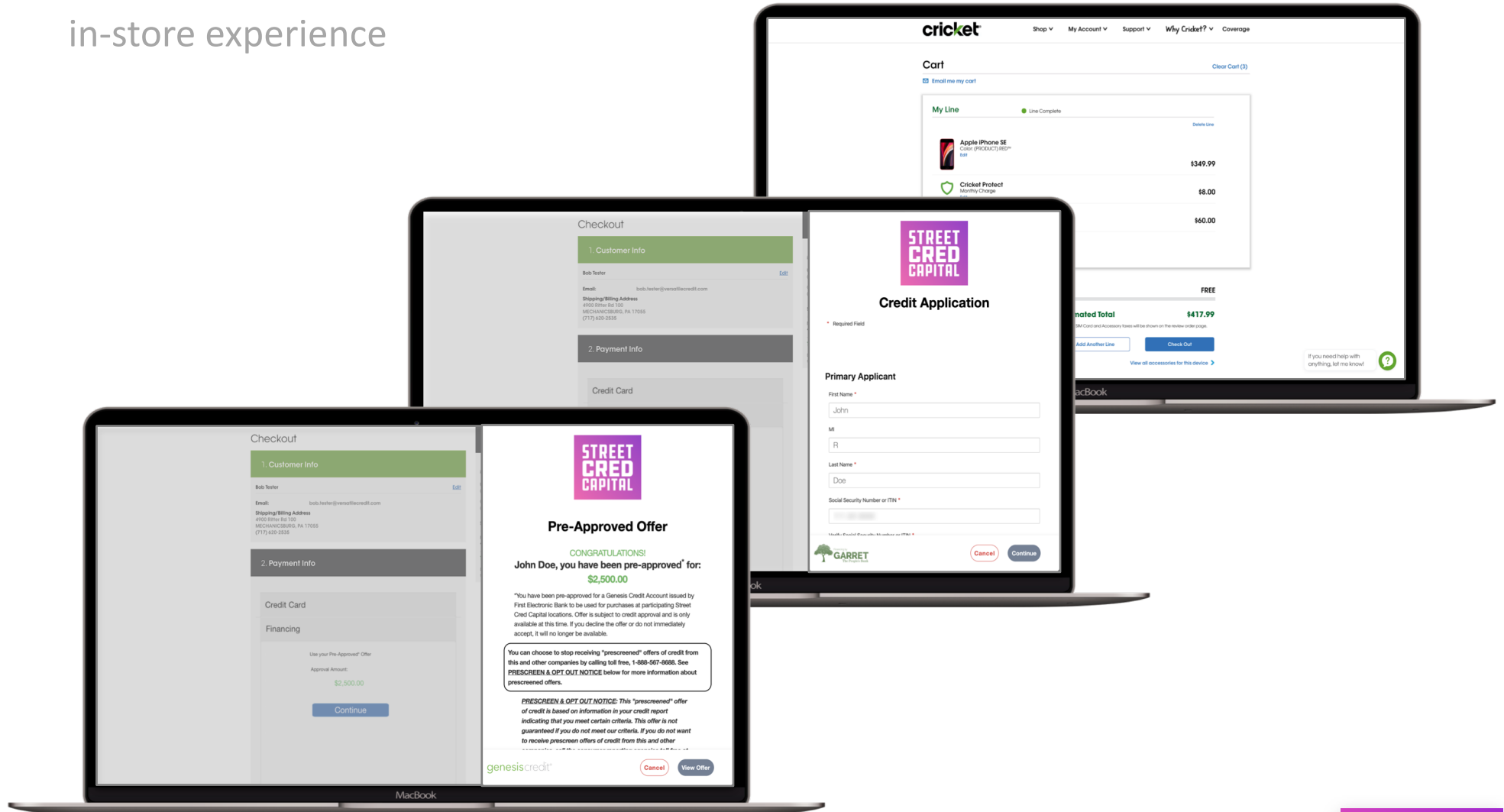
Street Cred Capital **Process**

comprehensive, turn-key lending program



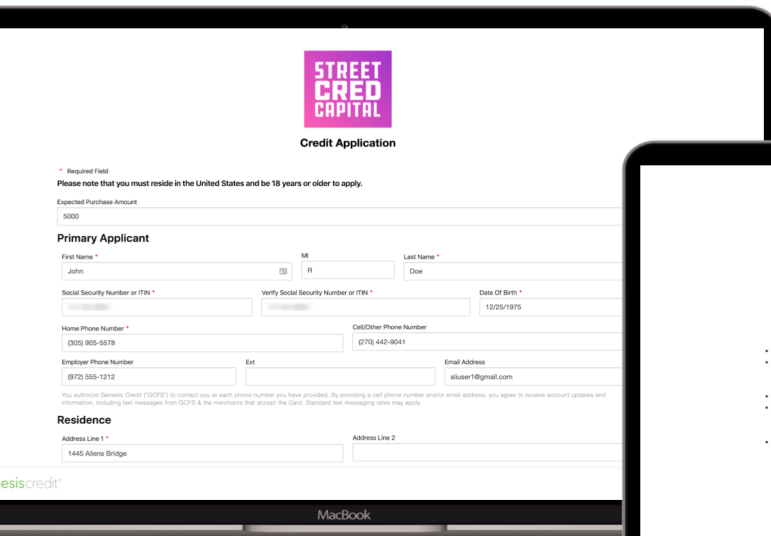
Street Cred Capital Solution

in-store experience



Street Cred Capital Solution

online experience



STREET CRED CAPITAL

Credit Application

* Required Field
Please note that you must reside in the United States and be 18 years or older to apply.

Expected Purchase Amount
5000

Primary Applicant

First Name *
John

MR
R

Last Name *
Doe

Social Security Number or ITIN *
[Redacted]

Verify Social Security Number or ITIN *
[Redacted]

Date Of Birth *
12/25/1975

Home Phone Number *
(305) 805-5578

Cell/Other Phone Number
(770) 442-9041

Employer Phone Number
(972) 555-1212

Ext
[Redacted]

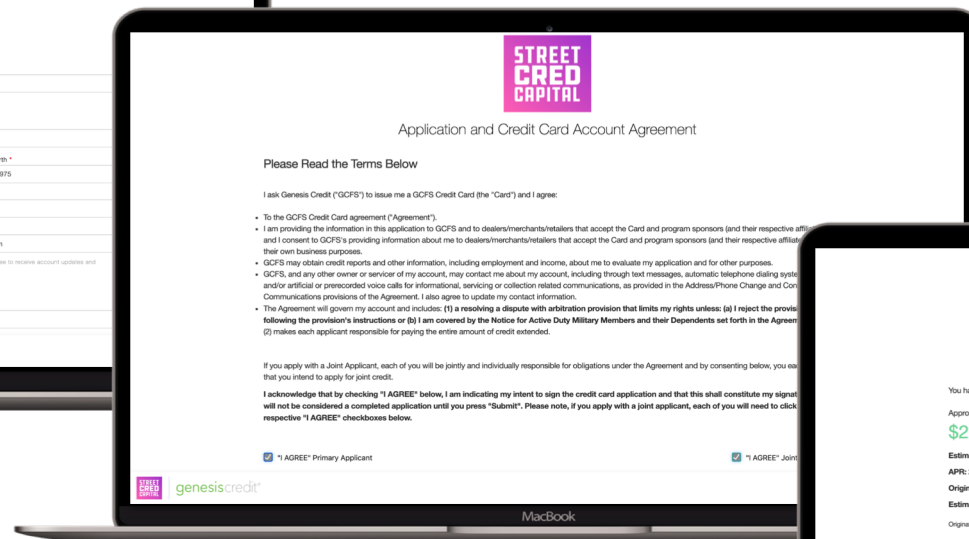
Email Address
sluser1@gmail.com

You authorize Genesis Credit ("GCFS") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive account updates and information, including text messages from GCFS & the merchants that accept the Card. Standard text messaging rates may apply.

Residence

Address Line 1 *
1445 Atlanta Bridge

Address Line 2
[Redacted]



STREET CRED CAPITAL

Application and Credit Card Account Agreement

Please Read the Terms Below

I ask Genesis Credit ("GCFS") to issue me a GCFS Credit Card (the "Card") and I agree:

- To the GCFS Credit Card agreement ("Agreement").
- I am providing the information in this application to GCFS and to dealers/merchants/retailers that accept the Card and program sponsors (and their respective affiliates) for their own business purposes.
- GCFS may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes.
- GCFS, and any other owner or servicer of my account, may contact me about my account, including through text messages, automatic telephone dialing system and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Communications provisions of the Agreement. I also agree to update my contact information.
- The Agreement will govern my account and includes: (i) a resolving a dispute with arbitration provision that limits my rights unless: (a) I reject the provisions following the provision's instructions or (b) I am covered by the Notice for Active Duty Military Members and their Dependents set forth in the Agreement; (2) makes each applicant responsible for paying the entire amount of credit extended.

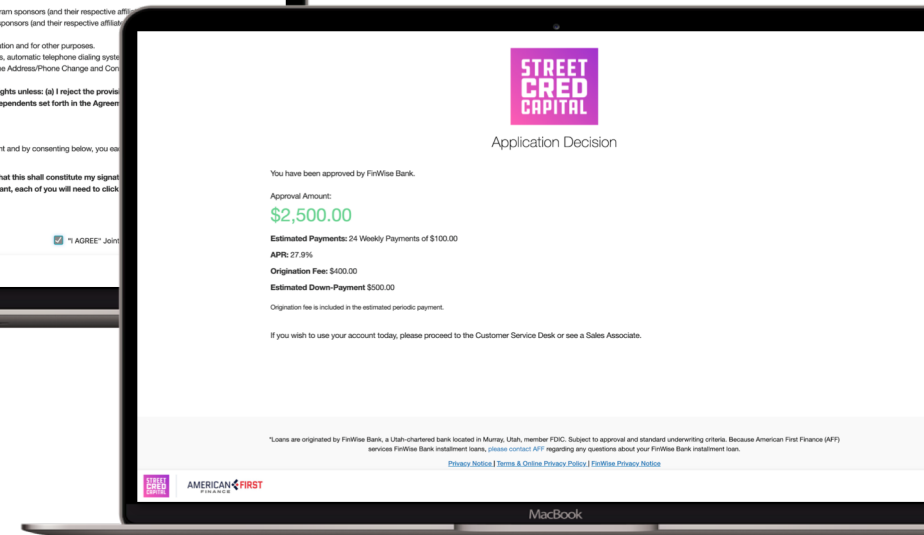
If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by consenting below, you agree that you intend to apply for joint credit.

I acknowledge that by checking "I AGREE" below, I am indicating my intent to sign the credit card application and that this shall constitute my signature. I will not be considered a completed application until you press "Submit". Please note, if you apply with a joint applicant, each of you will need to click respective "I AGREE" checkboxes below.

☒ "I AGREE" Primary Applicant

☒ "I AGREE" Joint Applicant

genesiscredit



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Application Decision

You have been approved by FirWise Bank.

Approval Amount:
\$2,500.00

Estimated Payments: 24 Weekly Payments of \$100.00

APR: 27.9%

Origination Fee: \$400.00

Estimated Down-Payment \$500.00

Origination fee is included in the estimated periodic payment.

If you wish to use your account today, please proceed to the Customer Service Desk or see a Sales Associate.

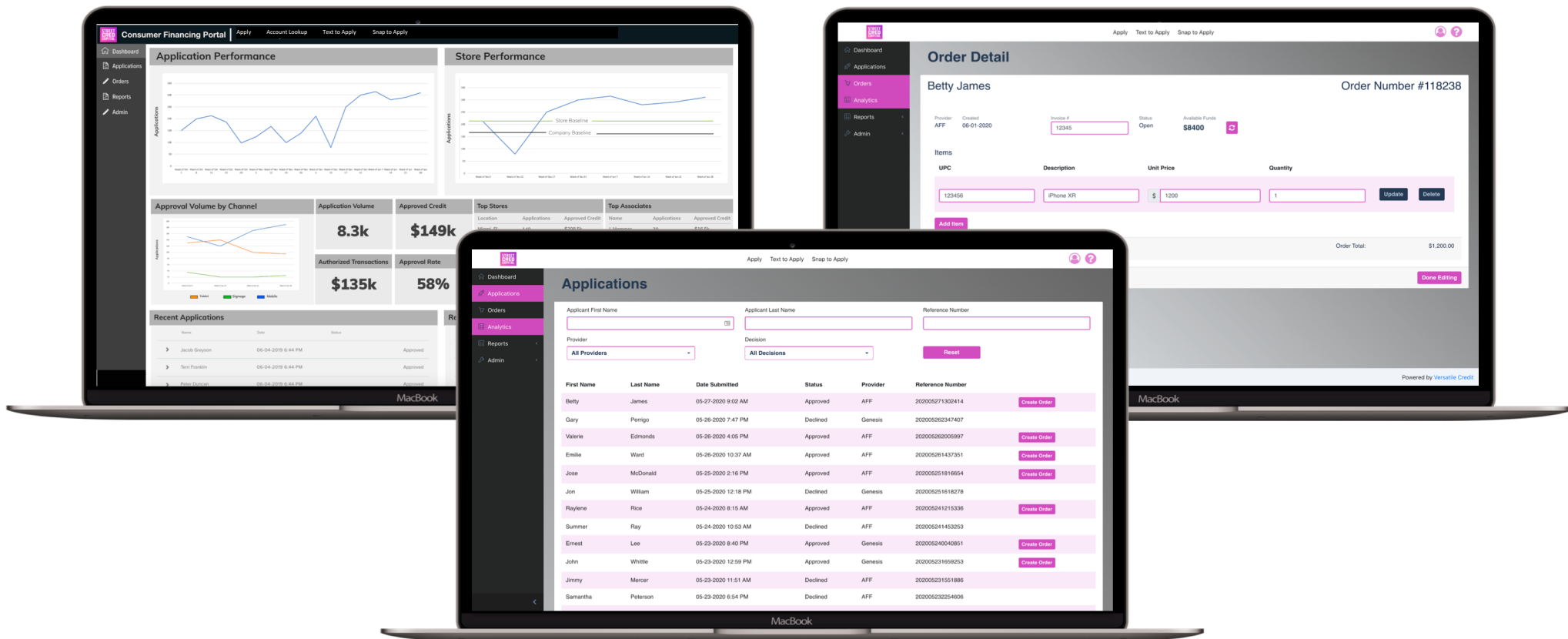
*Loans are originated by FirWise Bank, a Utah-chartered bank located in Murray, Utah, member FDIC. Subject to approval and standard underwriting criteria. Because American First Finance (AFF) services FirWise Bank installment loans, please contact AFF regarding any questions about your FirWise Bank installment loan.

[Privacy Notice](#) | [Terms & Online Privacy Policy](#) | [FirWise Privacy Notice](#)

STREET CRED CAPITAL **AMERICAN FIRST FINANCE**

Street Cred Capital Solution

reporting dashboard



Street Cred Capital Features & Differentiators

first-of-its-kind program tailored for the mobile industry



Customer

Simple, speedy qualification
Choose from top 3 offers
Highest approval rates Lowest
payment rates



Lending

0% FOR ALL financing
0%-145% APR finance/lease
2-24 month terms
\$49-\$6,500 Purchase



Qualification

eCommerce integrations
Pre-approval, payment type
Online, in-store
3 minute application



Lenders

19 accredited nationwide lenders
850-0 FICO range
Credit risk expertise
Deep capital resources



Products

Phones/Accessories
Bluetooth/Internet Products
Smart Home Products
Device Protection/Repair



Payment Methods

Credit Card
Debit Card
Check
ACH



Merchant Terms

48-hour product reimbursement
No recourse or refund
Nominal Merchant fee
No set-up or management costs



Value Added Offers

Forward Trade-In
Double Trade-In
Forward Price Commitment
Personal Lending

Street Cred Capital Lender Portfolio

full credit spectrum coverage: 80%+ overall approval rates

Credit Type	FICO Credit Score	Approval Rates*	APR	Term	Min/Max Amounts
Excellent	850-720	85-100%	0.00%	6 - 24 months	\$49 - \$2,500
Good	720-600	45-65%	9.99% - 35.99%	6 - 24 months	\$49 - \$6,500
Average	600-400	75-92%	36% - 145.50%	6 - 24 months	\$49 - \$5,000
Poor/New	850-0	82-89%	0.00%	2 - 4 months	\$49 - \$500

*Based on qualification per Credit Type. In-store rates listed. Online rates may vary.

Street Cred Capital Value Added Programs

complimentary products and growth opportunities

Personal+

Types: personal loans, student loans, mortgage refi and debt consolidation

How: Identifying good customer payment behavior and marketing secondary offers from select strategic partners.

EVEN lower™

Marcus:
BY GOLDMAN SACHS®

LENDINGPOINT.

SoFi

AVANT®

OneMain®
Financial

bestegg.

LendingClub

PROSPER

SMB Lending

Type: working capital, equipment, inventory and enterprise financing

How:

- Lease and finance options
- \$5,000 - \$2,000,000
- 12 - 84-month terms
- 8% - 32% APR Rates
- Prime, near-prime, sub-prime
- Web portal and integrated platform options
- Multiple lender offers
- 1-hour credit decision
- Next day funding

FinMkt

ascentium
CAPITAL

INNOVATIVE
Lease Services, Inc.®

bsb
LEASING

Lease 4 Life

Type: phone life cycle management to lower customer payments and increase retention

How:

- Turn-key end-to-end solution
- Proprietary lending residual value design
- Forward trade-in offer
- Double trade-in offer
- Forward price commitment program

TD Bank

America's Most Convenient Bank®



GENESIS
FINANCIAL SOLUTIONS



Brightstar®

Mobile Marketing

Type: marketing tools include home screen, browser/in-app advertising, offer text alerts; customer cash or credit rebate offers

How:

- Turn-key advertising solution
- Proprietary algorithms
- Platform - in app solution, offer wall, toolbar, push notifications, and ads
- Low cost integration
- Deployed with top carriers, OEMs and publishers

apptap®

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