

**3<sup>rd</sup> Party Financing Options so Everyone Can Own an Enagic Ionizer NOW!**

**These Companies, Banks or Financial Institutions have NO affiliation with ENAGIC 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. Original payments must include card number, name as it appears on the card, expiration date and CVV (3 or 4 digit). Signature must be on the Order Form, either person purchasing the machine or “Alternate Payer” if someone else is paying. Customers may split payment of the machine to different credit cards by noting on Order Form the amount charged to each credit card.

**New Credit Card Financing** – Everyone can apply for a new credit through a variety of reputable, credit card companies and banks. Many offer 0% or low-interest for a “teaser” period from 3 to 18 months. Most customers pay off their machines during the Interest free period, making it the same as cash. Some customers combine several offers to maintain 0% or low interest until their machines are paid off. Qualifying for these 3<sup>rd</sup> party outside financing are based on the terms and conditions of each lender; including minimum credit scores, acceptable debt-to-income ratio, Terms, etc. Ask if their program is still available. If you know of any other sources to add please provide info to Ray Stone (407)501-0767 kangenorlando@yahoo.com. Here they are:

**Comerica Bank** 0% for 12 months same as cash (Minimum FICA 675): 5.99% to 19% after initial interest free period. Minimum monthly payment is 1% of the available balance. Call ZACK FRANKS (NJ) (248)451-8502 9:30am-6:30pm. **Request 2 day expedite for \$15.** For auto application status (866)486-1015 For apply status call underwriting (800)364-9648 & follow prompts.

**State Farm Visa** 0% interest rate for 12 months and 13.24% - 20.24% thereafter. Monthly payment 1% of purchase price for 1<sup>st</sup> 12 months. (Example-Financed amount \$4280 – monthly payment is \$43. Earn 1% back in reward dollars to go towards card balance and earn 3% back on ALL insurance premium payments – even if it's not with State Farm). Approval based on many factors & you don't have to be State Farm customer to apply. Contact *Fellow Enagic Distributor* Pamela Denny to apply: (502)495-0211 or Email: [pamela@thesamsagency.com](mailto:pamela@thesamsagency.com)

**Bank of America** 0% for 12 months on all accounts, minimum payment is 1.5% of card balance. 625 and above assures approval. Below 625 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. Go to a local branch and apply on the spot or call Joel Valentin @ (407)253-5654 leave message & they will call you back or talk to branch at (407)522-0376

**Wells Fargo Bank** 0% up to 18 months to qualify FICA above 650 plus stated income considered is instant approval. Be sure to add in what income you expect to make after having your system. MUST INDICATE & REQUEST FULL AMOUNT NEEDED. Below 650 requires a personal relationship with Wells Fargo with Auto Draft & will provide counseling to improve your credit and takes up to about 60 days to complete. Call Tiffany Horton (201)225-4020 or Branch Manager Jorge Parrales (NJ) cell (201)225-4029 Office (201)918-0619 Or seek out a personal banker at your local Wells Fargo for the same program.

**Discover Card** 0% interest for up to 15 months if qualified: 10% to 20% thereafter \$90/minimum monthly payment for the SD-501 (2% of balance). Apply on-line @ <https://www.discover.com/> . (Minimum FICA Score of 700)

**Citi-Card** 0% interest for up to 18 months if qualified: 11.99% to 20.99% thereafter.  
\$68/minimum monthly payment for a SD-501 (1.5% of balance). Call (800)492-2127 to apply,  
(888)201-4523 for application status

**- REFER TO OTHER SIDE FOR ADDITIONAL LISTINGS -**

**Other Credit Cards** There are many other 0% or low interest credit cards are available online  
or go to your local bank and apply for either a loan or a credit card with no interest.

<http://canada.creditcards.com/> for other options such as Capital One, Chase, etc go onto  
Google search.

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

**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 <https://pmfinancialservices.com/canadian-consumer-financing> Will finance all Enagic  
machines for 36-60 months. **NEW! Online Loan Approval System!** Email is  
[info@pmfinancialservices.com](mailto:info@pmfinancialservices.com)

**BFS Financial** No Down! \$99 month for 60 months, Requires 550 FICA score. Extends credit  
lines for poor credit, even with past bankruptcy for the business of Enagic, now leasing as  
option. Try their pre-qualifier questionnaires to see if applicants qualify before applying. To apply  
auto call (714) 653-1771 EXT. 1, Live Rep call (877)759-9905 **Email:** [info@bizfinsolutions.com](mailto:info@bizfinsolutions.com)  
<https://www.bfscorpUSA.com/consumer-services/water-filtration>

**Springleaf Financial** For lower FICO scores, no minimum indicated, Personal Loan (800)961-  
5577 Interest rates varies based on individual financial "picture". Typically a high-interest loan  
which helps high-risk customers. Approval not exclusively FICO score determined. Monthly  
payments vary based on customer's needs. Customers can collateralize a loan to enhance  
terms. <https://www.springleaf.com/>

**Enagic** Enagic offers in-house financing for those who can't acquire any financing. 18.5% Down  
Payment, is about \$820 for a SD501 (payable by debit, credit card and check (which holds your  
shipment for 10 business days) ONLY!). Payment schedules of 3,6,10 or 16 months.

**Commercial Lease - Dominion Lending Centres** – Enagic has an commercial lease program  
for businesses. Lease provides 100% financing with no money down. 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 interest rates are competitive over  
a period of 24-60 months. Go to the Enagic website to download the forms on:

<https://www.enagic.com/distributor/?c=home#c=commerciallease>

See your Enagic Distributor for more information.

<http://www.sunrisemarian.com/product/SD501.html>