

What doing business with A·R·F can mean to you...

At A·R·F, we know you have choices for unsecured, short-term working capital, and we want you to make the best decision for your company. A·R·F's working capital loans have many features and benefits that our competitors' don't. The chart below provides a simple, straightforward comparison between doing business with A·R·F vs. a Merchant Cash Advance company.



Feature	A·R·F	MCA	What it means to you
Terms up to 2 years	YES	NO	Lower payments and higher loan amounts
Loan on total sales (cash and credit card)	YES	NO	Higher loan amounts
Fund without switching credit card processors or a lock box	YES	NO	Quicker, easier, less expensive
Guaranteed, fixed weekly payments	YES	NO	Predictable budgeting and cash flow with no surprises
Guaranteed fixed terms	YES	NO	Predictable budgeting and cash flow with no surprises
Exclude tax and tip from payback	YES	NO	You don't get to keep tax and tip, why should they
Have a personal banker meet with you	YES	NO	There when you need us before, during, and after the loan
Provide tax deductible financing	YES	NO	Lower effective finance costs

Call us today at 866-702-4430

or visit our website at www.advancerestaurantfinance.com and explore how much better your financing options can be!

A Licensed California Lender # 603 7958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F.'s standard underwriting guidelines.

A·R·F

Advance Restaurant Finance

Tomorrow's Financial Solutions... Today



A·R·F is made up of hospitality experts with financial products tailored to fit your needs and delivered by your own personal banking team with no surprises. With over 10 years in business, you know we will be here when you need us.