

Innovative business financing to make your company even more **Ex-traordinary.**

Meet Ex-Factor from P2Binvestor

Ex-Factor is a revolving line of credit secured by accounts receivable, inventory, or monthly recurring revenue

How much? \$250,000 - \$5 million+

Rate? Daily, non-compounding rate charged only on your outstanding balance (Once you see how it shakes out, you'll be more than impressed!)

Origination fee? 1.5%

Minimums and hidden fees? None!

Equity dilution? Nope!

No-hassle line increases

Early-termination fee? Waived when borrowers graduate to a product offered by a bank

Personal guaranty? Yes, in most cases

Other benefits? Many! Including rate reductions over time and a borrower portal that makes things like reporting and managing your line a breeze

Our borrowers typically have:

- 2+ years of operating history
- \$500,000 - \$15+ million in revenue
- 10%+ annual revenue growth
- Experienced management team
- Movement toward positive cash
- A product or service they sell to other businesses

All businesses face cash-flow challenges as they grow. Everyone tells you it's a good problem to have, but it's still a problem. So we designed a new, totally flexible line of credit to help you solve it. We've helped lots of companies just like yours smooth out lumpy cash flow and get back to focusing on growth.

Here are a few other things our borrowers are Ex-traordinarily happy about—things we think you'll love, too.

Cash when you need it, and no fees when you don't. Our borrowers typically use about 65% of their line, and their draws go up and down all the time. This is on-demand financing you can rely on without costly minimum monthly fees.

Your new revolving line of credit grows with you. If you need to increase your line quickly to take advantage of an opportunity, we are here to help make that happen. Never turn down a big order or project due to tight finances.

Access to capital. Get up to \$5 million in financing in as few as five business days.

No surprises. We are committed to transparency in pricing and operations. No tricks. No traps. No funny math. Our rate is daily, non-compounding, and only charged on what you use.

No penalties for leaving early. We designed our line of credit for growing companies like yours, so it makes sense that you will outgrow us someday. When you're ready to move on to a line of credit with a bank, we will set you free.

Efficiency and savings. We use technology and a crowd model to reduce our effective cost of capital and pass the savings onto you.

Ready to get started? Visit [P2Bi.com/GetFunded](https://p2bi.com/GetFunded) to learn more, call us at **(720) 361-1500**, or email us at hello@p2bi.com.