

# Financing with One Click Contractor and LightStream

Here's what sets LightStream apart from other lenders, and why One Click Contractor has chosen to work with LightStream:

## NO SIGN UP REQUIRED

It's good for business when your good-credit customers can easily get low-interest loans - and there's no sign up, selling, or financial expertise required on your part. Just click a button, and a link to the LightStream loan application is included in your proposal!

## TRANSPARENCY

With LightStream, the rate you see is the rate you get. Customers can see the range of rates and their likely monthly payments before they apply or submit sensitive information.

## RATE BEAT PROGRAM

Many lenders claim they have low interest rates. At LightStream they actually do. They are so confident in the competitiveness of their interest rates that they will beat a qualifying interest rate (APR)<sup>1</sup> from any other lender.

## NO FEES

LightStream does not charge you a fee to offer financing to your customers. There are also no fees or processing charges.

## SPEED AND EASE

LightStream's online loan application takes minutes, and customers can get funds fast.

## NO STAGED FUNDING

Your customers become cash buyers, and LightStream provides loan amounts from \$5,000 to \$100,000.

## HOW IT WORKS

During training on the One Click Contractor tool, you will learn how to quickly and easily add a financing option to your Proposals. The tool allows you to provide a financing solution to your customer - without having become a financing expert yourself.

## STILL HAVE QUESTIONS?

To speak with a marketing representative about the One Click Contractor partnership, email [FinanceYourProject@LightStream.com](mailto:FinanceYourProject@LightStream.com), and you will receive an email or phone call.

1. We are so confident in the competitiveness of our interest rates that we will beat an interest rate (APR) presented by any other lender by .10 percentage points, if the other lender's rate meets the terms and conditions described below:

### Terms

- The lender's interest rate (APR) must not be supported by any third-party arrangements such as vehicle manufacturer subvention payments (with rates as low as 0.0% APR), other manufacturer discounts, rate buy-downs by car buying services or any other similar third-party subsidized rate offerings.

- The lender's interest rate offer must be generally available to all of its customers who share a similar credit risk profile (so that employee-discount programs or other special, limited lending programs would not qualify).

- LightStream will offer a rate that is .10 percentage points below the specific rate offered by a competing lender.

### Conditions

- The interest rate (APR) must be for the same loan amount, loan term, loan purpose and payment method (auto debit or invoice) that are being offered by LightStream. The offer applies to fixed-rate loans only. Variable-rate loans do not qualify.

- You need to be approved for the other lender's interest rate (APR) if requested by us, you will need to supply LightStream with evidence, to its satisfaction, that the other lender's interest rate (APR) meets the Rate Beat Program terms and conditions described here. This could include an approval letter, loan document containing the APR or other documentation that LightStream finds sufficient.

- This offer expires if the terms and conditions are not satisfied prior to 2 p.m. Eastern time on the business day prior to loan funding.

These terms and conditions are subject to change at any time.

All loans are subject to credit approval by LightStream. If approved, APR will be based on loan purpose, amount, term and your credit profile. Conditions and limitations apply. Advertised rates and terms are subject to change without notice.

 SunTrust Bank is an Equal Housing Lender. ©2017 SunTrust Banks, Inc. SunTrust and LightStream are federally registered service marks of SunTrust Banks, Inc. All other trademarks are the property of their respective owners. Lending services provided by SunTrust Bank, member FDIC.