



OUR PROCESS

At Red Thread Financial, we intend to put every customer at ease. That's why we provide complete details about our terms and processes up front. We believe in treating people fairly and honestly. Our application is straightforward and you can count on efficient processing.

APPLICATION:

The customer will receive an application in person, can be directed to the on-line application form at www.RedThreadFinancial.com, or the dealer may invite the Red Thread Financial team to personally contact the customer.

If the customer is not quite ready to fill out an application but would still like a quote, a quick visit to the Red Thread website provides an instant calculation. The Red Thread team is always prepared to talk through questions at 877-237-7287.

When Red Thread receives an application, we typically need 8 business hours to process the information. We keep the customer informed every step of the way and provide results as quickly as possible.

After Red Thread approves or declines an application, we make you and the dealer aware of the decision. Red Thread will also communicate with the customer. When we have an approval, we request a sales order or invoice with the dollar amount financed and a complete description of the equipment. Once received, the Red Thread team will discuss payment options with the customer. When an agreement is reached, we prepare the required documentation.

A documentation package is emailed directly to the customer. We request they print, sign and fax the documents back to Red

Thread. Our team will review the documents to ensure accuracy. When we have all the details in order, the customer is asked to mail the documents along with their check to Red Thread Financial via certified mail. Typically, we require the first and last payments as the security deposit plus a 1% documentation fee upfront.

After Red Thread receives the signed original documents, we issue a PO to the dealer and to you. We follow up on the status of the machine delivery or shipment. When we have confirmation from the customer on the receipt of the equipment, Red Thread Financial will ACH, wire or mail the funds directly to you.

Red Thread sends a personalized Welcome packet to each customer which includes copies of all signed documentation, the invoice from you, a phone contact list for future questions, as well as a letter explaining when the payment processes and due dates.

At Red Thread Financial, we believe in the importance of customer care. From the introduction of the application through the final payment, we will be there to share the experience with you and our customer.

BILLING:

Red Thread Financial performs all billing and collections on our accounts. The customer has the option to have payments automatically withdrawn from their account via ACH or receiving a coupon booklet.



Financial Solutions for the Creative Services Industry

Buffalo Ridge Business Center | Woodbury Hall | 1312 Coteau Street | P.O. Box 125 | Gary, South Dakota 57237
Toll Free: 877-237-7287 | Fax: 866-237-5204 | Email: carrie@redthreadfinancial.com

www.redthreadfinancial.com