

It's a WIN—WIN—WIN Relationship



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Interface & Our Banking Friends Funding the Growth Cycle *The working partnership with IFG*

*The Bank helps the Customer and IFG
&
IFG helps the Bank and the Customer!*

1. Customer applies for a loan
2. Bank rejects the application as Customer is too new or financial or industry do not fit Bank's criteria
3. However Bank wishes to retain Customer's deposit relationship
4. Customer is referred to IFG
5. IFG is able to undertake funding as our approach is not based on a lending formula — **Ours is a buy — sell transaction**
6. Deposit relationship with Bank is now enhanced as IFG is providing immediate funding as sales are made by Customer
7. Customer grows rapidly over the next 2 years — to a point where they have strong financials and a good history
8. Bank is now able to extend a loan facility to Customer
9. IFG relationship is now completed.

It's a WIN for the bank because they are able to solve their customer's problem and create a strong deposit relationship; and ultimately obtain a sound borrowing customer

It's a WIN for the customer because they obtain the funding they need for their growth

It's a WIN for IFG because we are able to work with the customer to facilitate their growth plans

"Interface is North America's largest alternative funding source for small business"