

<cover>

Sell More

Turn shoppers with less than prime credit into paying customers —no credit needed¹

<first spread, 2-3>

<page 2 / callout quote>

“In the first five or six months of using Acima, we’ve done close to \$10,000 in extra sales. That’s all money that would have walked out the door.”

– Jack Surface, Owner Midas Automotive

<page 3>

There’s a whole group of customers out there just waiting to do business with you.

<infographic type icon treatment>

On average, Acima merchants made

\$7,400+

on leases each month in 2019

(reflects merchants who made at least 5 leases in 2019)

How? By tapping in to the 34% of Americans with less than prime credit.² Americans who may not have cash and can’t or don’t want to use credit.²

<graphic: maybe a circle with Very Poor and Poor highlighted, showing that fair and very poor together equal 34% and highlights with “Untapped Shoppers”>

Average FICO Scores by Percentage in America in 2019

Very Poor 16%

Fair 18%

Good 21%

Very Good 25%

Exceptional 20%

And even shoppers outside of that 34% may not be doing business with you because they can't or don't want to use their credit or apply for financing at any given time — such as when settling a mortgage or during a divorce.

You can tap in to all of these shoppers and sell more by offering an Acima lease purchase. Best of all, you can work with Acima without risking a thing and with virtually no effort.

<second spread 4-5>

<page 4>

A Profitable, Risk-Free Program for You

<0 risk icon>

Take **no risk**. Acima pays you and your customers pay Acima. Most leases fund within 48 hours.

<free icon>

Enroll for free. Be set up and ready to offer Acima lease purchases in less than 2 days. And get **free POP materials** and **proactive marketing** on your behalf.

<low/no icon>

Pay **low to no merchant fee** while your customers make **low to no initial payment** on items valued from \$500 to \$5,000.

<+sales icon>

Make more sales with a **high lease approval rates**, a **90-day purchase option** (3 months in CA), **early purchase discounts**, and flexible payment schedules.

<fast and easy icon>

Let customers apply with a **short, single-page application** and just \$1,000 in income from the same source for 3 months.

<support icon>

Access **ongoing local and corporate support** for you and your customers and the **best merchant and customer portals** in the industry.

<page 5>

An Easy Process for Your Customer

With Acima, customers easily apply to lease to own \$500 to \$5,000 in merchandise. There's No Credit Needed. Customers apply online in your store, at the customer's home, or on the customer's mobile phone.¹ Only Acima lets your customers text to get a link and apply for a lease with your store right from their phones. And applications are approved in just seconds — no waiting, no hassle — with Acima's real-time decision feature with no credit needed.¹ (Maximum leaseable value amounts depend on goods sold.)

To apply, customers simply need:

Income <could be icon>

The same source of income or employer for 3 months.

Deposits <could be icon>

To deposit at least \$1,000 in a checking account each month.

Account <could be icon>

A checking account that's been open for 90 days.

Activity <could be icon>

A checking account free of NSF's, excess overdrafts, and negative balances.

<callout with icon>

Find the questions customers often ask about a lease-purchase in the online FAQs at acimacredit.com/faqs.

<callout quote>

"They gave me credit when no one would, and with the option for early purchase, I took advantage. It was a great company to do business with."

— James

<third spread 6-7>

<page 6>

Options to Meet Your Needs

Choose an Acima program that meets your needs — whether you have a physical storefront, an online store, or both.

Have your customers pay no initial payment when you pay a small merchant fee and close sales than you might otherwise lose. Or pay no merchant fee when your customer makes an initial \$50 payment. (Initial payments and merchant fees depend on program and merchant industry.)

<graphic treatment>

\$50 Initial Customer Payment 0% Merchant Fee	\$25 Initial Customer Payment 1% Merchant Fee	\$0 Initial Customer Payment 2% Merchant Fee
--	--	---

A Partner Who Treats You Right

Acima is committed to you as a merchant. You won't be signed up and have Acima sign out. Your Acima team is there every step of the way to help you close more sales.

Simply enroll — at no cost — and be ready to offer lease-purchases to your customers in 48 hours or less when approved and get:

- Free POP materials for your store, including signage, reference guides, and price tags
- Targeted Acima marketing drives new and repeat customers to your store for you with remarketing emails, prospecting emails, and online placements.
- Ongoing local and corporate-based support.
- 24 x 7 online portal access for visibility into all your lease transactions.

<callout quote>

"Quote about how great our merchant support is goes here."

– Owner Name, Owner Merchant Name

<callout sidebar, could go on page 4, but might be too many icons for one page>

4,000,000+

event-based emails sent to drive customers to Acima merchants in 2019

1,000,000+

lease applications in 2019

25%

increase in gross income for Sweet Deals Mattresses & Furniture in its first year as an Acima merchant

<page 7>

A Partner Who Treats Your Customers Right

Acima offers your customers flexible lease renewal payment schedules of weekly, bi-weekly, twice monthly, or monthly. Customers choose a schedule that works for them. Customers can also opt to use Acima’s debit-card-in-app features and set up making payments right in the initial application (merchant fee applies).

Once your customer has made a lease-purchase with you, Acima treats them right too. Acima offers unmatched customer support. Agents are available for phone, chat and email support more than 12 hours a day, 6 days a week. And your customers have options too. Customers:

- Choose to purchase the merchandise in 90-days and pay just the Acima cash price and a small purchase fee.
- Use an early purchase option after 90 days and still save 35 to 55%.
- Take advantage of the full lease, typically 12 months, with 18- and 24-month options available for select purchases.
- Have payment activity reported to Experian.
- Get 24 x 7 online portal access for visibility into the lease.

<callout quote>

“We’ve used Acima Credit 3 times and have had a wonderful experience each time. Just recommended to my daughter, and she’s using it now too. Excellent service and staff! Highly recommend!”

— Anita

<add page 6 from old brochure here?>

<back page, 8>

Ready to Sell More Merchandise?

It’s easy:

<apply icon>

Apply online in minutes.

<approve icon>

Get approved within 48 hours.

<train icon>

Get free store POP and personal training

<grow icon>

Sell to more customers and sell more.

Contact your Acima rep to enroll today. And get ready to start moving more inventory once approved.

www.acimacredit.com/merchants

801.297.1984

merchants@acimacredit.com

- 1 The advertised service is a rental- or lease-purchase agreement provided by Acima. It is not a loan, credit or financing. While no credit history is required, Acima obtains information from consumer reporting agencies in connection with a lease application. Not available in MN, NJ, WI, or WY. Merchant participating locations only. Not all applicants are approved. See lease for details.
- 2 2019 Consumer Credit Review. Experian. www.experian.com/blogs/ask-experian/consumer-credit-review/

Copyright © 2020 Acima Credit LLC. All right reserved. Rev. 5/2020