

# Expected or Unexpected



*That's*  
**Life!**

Credit Union Financing  
that Fits Your Lifestyle

# Life presents change every day. Whether it's expected or unexpected, we are here to help your customers finance their life changes. By offering That's Life as an option for payment, you can better meet the needs of your customer base!

Offering financing alternatives to your customers doesn't have to be complicated! We're excited to offer That's Life as financing alternative for your customers. Coastline Federal Credit Union is part of the Jacksonville community, and can provide your customers with a local source for financing. By connecting locally, your customers experience a level of personalized customer service that helps them with the financing challenges that life presents. And, credit unions are committed to providing the best financing options available, with low rates and flexible payment terms.

That's Life allows your customers that qualify to split their purchase into monthly payments for a smart and easy way to finance their purchase.

## How It Works

As a local businesses offering That's Life financing, you will be partnered with local credit unions to offer personal financing for the services you provide. *LEVERAGE's* merchant lending platform links businesses with credit unions in their communities to provide point-of-sale financing to consumers when they need it. This lifestyle lending platform is a reliable financing source that can help you meet consumer demand for funding. Plus, this secure and confidential financing option puts the power of buying back in the hands of your customer.

## Program Benefits

- Offer a Vital Financing Alternative that Expands Your Customer Base
- Improve Chances of Finalizing the Sale & Creates a More Reliable Form of Receiving Payment
- Web-Based Platform for Quick Credit Decisioning
- Simplified Finance Process that Allows You to Direct Current Resources to Growing Your Business
- Multiple Financing Options
- Support Your Community by Partnering with a Local Credit Union that Gives Back to its Members & Your Clientele

Credit unions bring a deep connection to the communities they serve and are able to establish new business relationships by providing sources of financing. The *LEVERAGE* merchant lending platform provides an efficient, effective set of tools to grow your business and better serve your customers.

Adding That's Life with Coastline Federal Credit Union is easy. We provide the training, support, and collateral materials to get you started. There are no monthly fees or hidden charges. The system is web-based and can be used anywhere you can access the Internet. So remember, whether expected or not, that's life!



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# Financing that Expands Your Customer Base



[www.myleverage.com](http://www.myleverage.com)

866.231.0545

[consult@myleverage.com](mailto:consult@myleverage.com)

Expanding your customer base has never been easier. *LEVERAGE's* merchant lending platform links credit unions with businesses in their communities to provide point-of-sale financing to consumers when they need it. This lifestyle lending platform connects local businesses to a reliable financing source to meet consumer demand for funding.

## Merchant Benefits

- Offer a Vital Financing Alternative that Expands Your Customer Base
- Improve Chances of Finalizing the Sale & Creates a More Reliable Form of Receiving Payment
- Web-Based Platform for Quick Credit Decisioning
- Simplified Finance Process that Allows You to Direct Current Resources to Growing Your Business
- Multiple Financing Options
- Support Your Community by Partnering with a Local Credit Union that Gives Back to its Members & Your Clientele

## Credit Union Benefits

- Expand Member Base by Providing Access to Easy Financing with a Local Source

## Consumer Benefits

- Convenient Financing for Situations Affecting Their Life from a Local Source

Credit unions bring a deep connection to the communities they serve and are able to establish new business relationships by providing sources of financing. The *LEVERAGE* Merchant Lending platform provides an efficient, effective set of tools to grow your business and better serve your customers.



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How Much **Leverage**  
Do You Have?

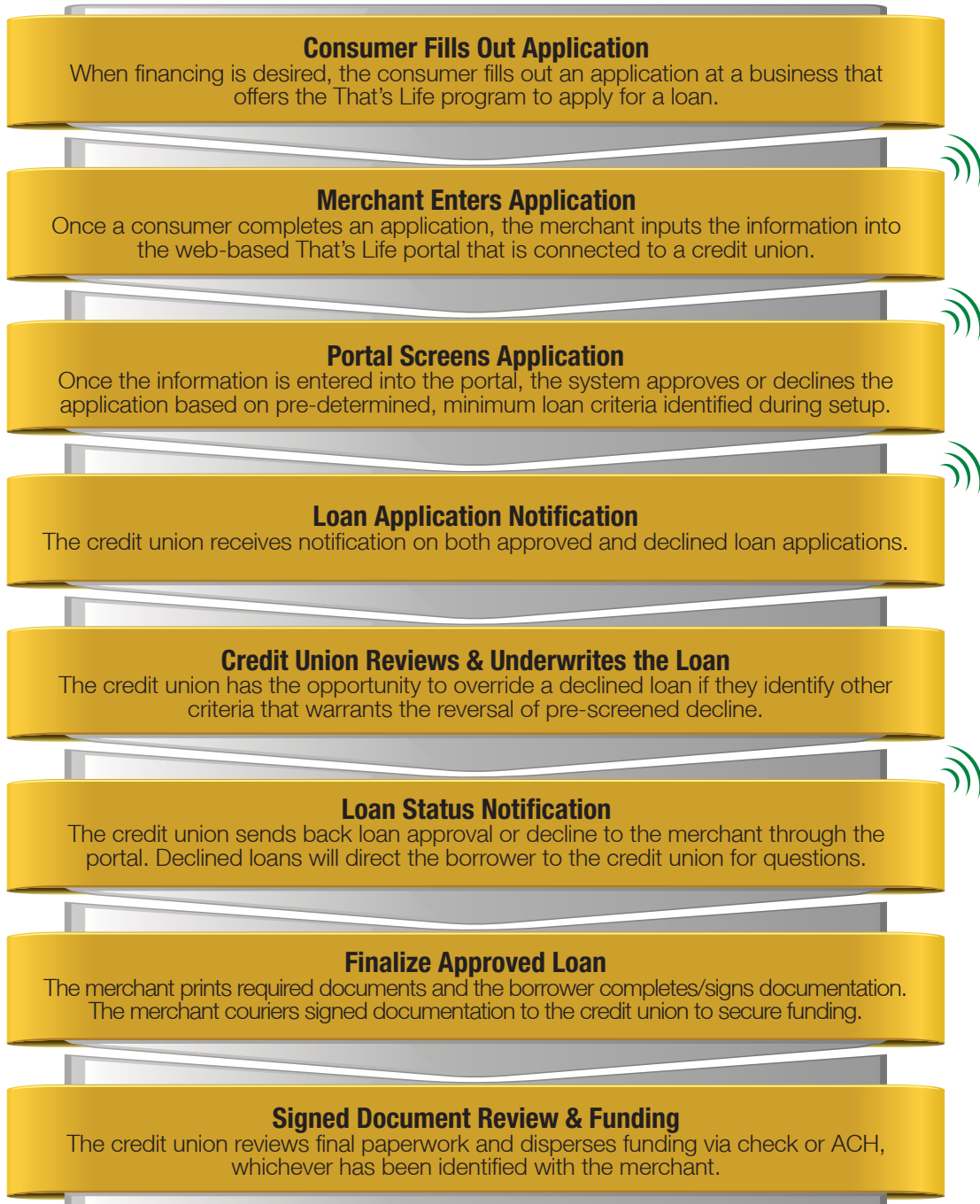
**LEVERAGE**  
The LSCU Service Corporation

# Merchant Lending Process

POWERED BY



Meeting consumer needs at the point-of-sale is a great way to serve your existing members, as well as potential members. The *LEVERAGE* merchant lending platform makes increasing loan volume a quick and easy process. The graphic below identifies each step in the process with That's Life web-based, portal-use noted by the green signal graphic on the right.





# Life presents change every day. Whether it's expected or unexpected, we are here to help you finance your life changes.

Paying for life changes out-of-pocket can make it difficult to maintain monthly budgets, whether it's an expected expense or an unexpected one. We understand that situations arise that may require financing.

That's Life is here to make sure that getting the money you need doesn't complicate the situation and is available through an affordable payment option. Plus, by partnering with a credit union, you're not just another customer asking for a loan. You become a member, and an owner, in a cooperative financial institution. And that means you gain access to better rates, more personal service, and a say in how your financial institution does business.

## The Credit Union Difference

### What Is a Credit Union?

A credit union is a member-owned, not-for-profit financial cooperative financial institution owned and operated by its members. These members, who are united by a common bond of association, democratically operate the credit union under state and federal regulation.

### What Are the Benefits of Credit Union Membership?

Credit unions primary focus is meeting the financial needs of their member-owners. To that end, credit unions not only provide outstanding personal service, but members often earn higher returns on their savings while paying lower rates for loans.

### What Makes Credit Unions Unique?

Credit unions exist solely to serve their member-owners, who are the only depositors. The benefits of ownership are returned to the member in the form of lower loan rates, higher dividends on savings, and personal service.

## Local businesses offering local and convenient financing for situations affecting your life.

Paying for life changes doesn't have to be complicated! Your provider offers the That's Life financing program that allows you to split your purchase into monthly payments for a smart and easy way to finance your purchase.

### How It Works

Local businesses partner with local credit unions to offer personal financing for the services they provide to their customers. Because this company offers the That's Life financing program, you have access to funding services without stressing your wallet.

It's easy to find out if you qualify!

- Fill Out the Application & Turn in Your Application at a Business that Offers the That's Life Program
- Business Send Your Application to a Partner Credit Union
- Credit Union Reviews Loan for Approval
- If Approved, the Business Notifies You for Approval & Signature
- Your Loan Is Funded

This secure and confidential financing option puts the power of buying back in your hands. Your identity and personal information are always protected and never shared.

