



Pay For Your Perfect Wedding Over Time

WEDDING FINANCING
from PROMISE FINANCIAL



P PROMISE FINANCIAL



Your Perfect Wedding Starts With a Promise

Flexible Monthly Payment Options

PAY FOR YOUR WEDDING OVER TIME WITH WEDDING FINANCING THROUGH PROMISE FINANCIAL

WEDDING FINANCING OF \$3,000 TO \$35,000¹ FOR 36 MONTHS WITH APRs RANGING FROM 6.99% TO 29.99%²



Flexible

\$3,000 to \$35,000¹ for weddings, honeymoons and other expenses



Affordable

Fixed monthly payments over 36 months at APRs of 6.99% to 29.99%²



Transparent

Clear and upfront pricing with no hidden fees or prepayment penalties



Convenient

Funds deposited directly into your bank account within 2 business days

Financing Amount	Monthly Payment Amount ³ 6.99% to 29.99% APR ²
\$3,000	\$92 - \$122
\$5,000	\$153 - \$203
\$10,000	\$306 - \$406
\$15,000	\$459 - \$610
\$20,000	\$611 - \$813
\$25,000	\$764 - \$1,016
\$30,000	\$917 - \$1,219
\$35,000	\$1,070 - \$1,423

¹The actual amount of proceeds deposited to your bank account will be the loan amount less the origination fee, ranging from 1.00% to 5.00%. For example, a borrower of a \$10,000 loan with a 5.00% origination fee will receive \$9,500 in net loan proceeds.

²The Annual Percentage Rate (APR) on loans through Promise Financial ranges from 6.99% to 29.99%. The APR offered to you may be higher than the lowest rate of 6.99% depending on your credit score, loan amount, application details, and credit history. All loans are subject to credit review and approval.

³The table shows the range of possible monthly payments for various loan amounts and APRs. Your exact monthly payment will be determined during the underwriting process.



EXPLORE YOUR OPTIONS:
www.PromiseFinancial.com/Partner/Monumental-Arts



How Wedding Financing Works

Frequently Asked Questions

Weddings are complicated – we make paying for them simple. Wedding financing through Promise Financial allows couples to pay for weddings, honeymoons and other expenses over time, with low rates and a convenient online process.

1

Check Your Rate

Our secure online process instantly delivers personalized financing offers at no cost and with no obligation

2

Choose Your Payment

You'll select the financing amount that makes the most sense for you

3

Review & Accept

All information is clearly presented and you can accept your offer online by electronically signing your documents

4

Funds Deposited

Funds are deposited directly into your bank account within 2 business days and you pay your vendors directly

5

Repayment

You'll repay in equal monthly installments over 36 months with convenient payment options

WHO IS PROMISE FINANCIAL?

Promise Financial is the only consumer lending platform focused on weddings, and is dedicated to improving the way you pay by providing innovative financing products. Learn more at www.promisefinancial.com/about

AM I ELIGIBLE FOR FINANCING?

We have certain basic requirements, such as being a US citizen or permanent resident and being at least 18 years old. The complete list of requirements is available at www.promisefinancial.com/faq. You do not need to be getting married to be eligible for financing. We also have certain minimum credit requirements, including a FICO Score of at least 620.

WHAT CAN I USE FINANCING FOR?

Proceeds are funded directly to your bank account and can be used for almost any purpose, even if unrelated to weddings. Exceptions include educational expenses, to make investments, and illegal purposes.

DO YOU REQUIRE ANY COLLATERAL?

No, you are not required to pledge collateral to receive wedding financing through Promise Financial.

HOW DO I APPLY?

It's easy! The application process is online and it takes just a few minutes to receive a response with your personalized financing offers. Please visit our website to get started.

WHAT FEES ARE CHARGED?

We're committed to providing access to financing with low rates and transparent pricing. There are two primary fees charged:

- Interest fees, which are assessed monthly on the outstanding balance of your loan and included in your monthly payment, ranging from 6.32% to 26.66%
- Origination fees, which are applied at origination and deducted from your loan proceeds, ranging from 1.00% to 5.00% of the loan amount

These fees result in annual percentage rates (APRs) of 6.99% to 29.99%¹

There are also fees associated with specific circumstances, including fees for late payment and non-sufficient funds transactions.

There is no fee to check your rate and apply.

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EXPLORE YOUR OPTIONS:

www.PromiseFinancial.com/Partner/Monumental-Arts



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It's easy to get started. Check your rate
using your computer or mobile device.

Checking your rate will not impact your credit score

 PROMISE FINANCIAL

Pricing, terms and conditions as of March 2016 and subject to change. Please visit our website for current information.

All loans on the Promise Financial platform are originated by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC and Equal Housing Lender.

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