

## Get your CUSTOMERS' Pool/Spa Project Financed Now!

Consumers can get a personal loan through Lending Club for up to **\$50,000** with rates starting at **5.99% APR\***.



### Why should your customers borrow through Lending Club?

- **Lower rates**  
We reduce the cost and complexity of traditional bank lending.
- **Fast, easy, online process**  
Apply in minutes, get an instant rate quote.
- **Secure and confidential**  
Your identity and personal information are always protected and we don't share that information with investors.
- **Will qualify for 1% CASH BACK from POOLCORP\*\***  
[www.swimmingpool.com/lending-club](http://www.swimmingpool.com/lending-club)

\* Rate based on A1 Loan Grade, subject to credit approval. All loans made by WebBank, a Utah-chartered industrial bank, Member FDIC. Annual percentage rates for all loans range from 5.99% (A1) to 32.99% (G5). Your actual rate depends upon credit score, loan purpose, employment type, loan amount, loan term, credit usage and history. At this time, we do not accept loan applications from the following states: Iowa, Idaho, and Maine.

\*\* 1% CASH BACK is one percent of the loan proceeds issued to the borrower, net of any fees, and will be paid directly into the borrower's account following the successful receipt of borrower's first payment on a new Lending Club loan referred online by POOLCORP. Borrower must apply directly through the link [www.swimmingpool.com/lending-club](http://www.swimmingpool.com/lending-club), and have cookies activated on their browser in order for this offer to be tracked and valid.

## **POOLCORP - Loan Program with Lending Club FAQ's**

1. **What is Lending Club?**  
Lending Club is an online financial community that brings together creditworthy borrowers and savvy investors so that can benefit financially. Lending Club replaces the high cost and complexity of traditional bank lending with a faster, sn
2. **Who is eligible to borrow through Lending Club?**  
You must be a U.S. resident, 18 years of age, valid bank account, valid Soc. Security #, and a minimum credit score of at le
3. **What if an applicant has a FICO score under 620?**  
Lending Club receive approval to be funded (for the PoolCorp program, the average for the consumer customers of our De have been much higher than 10%)
4. **Is the program available in all states?**  
At this time, the program is available in 47 states. States in which Lending Club is not currently available are Iowa, Idaho, Maine. Updates will be forthcoming as more states are added.
5. **What is the amount of loan that can be applied for?**  
Loans can be as low as \$1,000 with a maximum of \$50,000.
6. **What are the terms available for an unsecured installment loan?**  
Lending Club now offers a 24 month, 36 month, 60 month, or 84 month term. All loans feature fixed rates and monthly pay repaid any time with absolutely no prepayment penalties or fees.
7. **What are the interest rates?**  
Currently, fixed interest rate start at 5.99% up to 32.99%; rates vary based on credit qualifications (historically, rate ch have been infrequent)
8. **For what purpose can the borrowed funds be used for?**  
Funds can be used for anything needed to finance a Pool/Spa project (new pool construction, repairs, renovations, a ground, in-ground, equipment, spas, landscaping, irrigation, outdoor kitchens, patio furniture, etc.)
9. **How long does the loan approval process take?**  
With an on-line application submittal, communication on approval for the funding process is almost instantaneous. approval is received, the applicant with be given several loan choices. Once the applicant makes a loan selection, the fu process (the time it takes for investors to provide funding for the loan) begins and lasts up to two weeks. On average, are funded within about 3 days. Once funds are committed, funds are deposited into the borrower's bank account withi
10. **How can a borrower apply for a loan?**  
All loans are applied on-line through a POOLCORP Dealer website or applicant apply directly through POOLCORP at: [www.swimmingpool.com/lending-club](http://www.swimmingpool.com/lending-club)
11. **As a POOLCORP Dealer, I previously purchased a secured website through POOLCORP's Marketing Program. How can I ge**  
As a convenience, POOLCORP will automatically place a finance link on to your website for you; however, if you choose out, you will need to remove the link through the website's editing tool.
12. **As a POOLCORP Dealer, I have my own website that I did not purchase through POOLCORP. How can I get a finance link**  
As a POOLCORP Dealer, you may add the following link to your website: [www.swimmingpool.com/lending-club](http://www.swimmingpool.com/lending-club)
13. **What can a POOLCORP Dealer offer as an incentive to his customers to participate in this program?**  
For a funded loan that was directly referred through a POOLCORP Dealer's website link, the Dealer's customer will rec "bonus rebate fee" (credited to the customer's Lending Club account following receipt of their first monthly payment) eq 1% of the loan value (as much as \$350 on a \$35,000 loan!)
14. **Will the Dealer be notified when financing takes place for his customer?**  
Notification will not be available. You will need to get information about funding status from your customer.
15. **May a Dealer modify any of the marketing material, etc. provided by POOLCORP for this program?**  
No modifications are allowed to the materials.
16. **How can I get more information about Lending Club?**  
Visit their website at: [www.LendingClub.com](http://www.LendingClub.com)
17. **Why is POOLCORP investing in Lending Club?**  
POOLCORP is investing in consumer loans to help spur industry growth. Lending Club leads a new category of fin institutions created when traditional lending institutions scaled back on their consumer loan businesses.