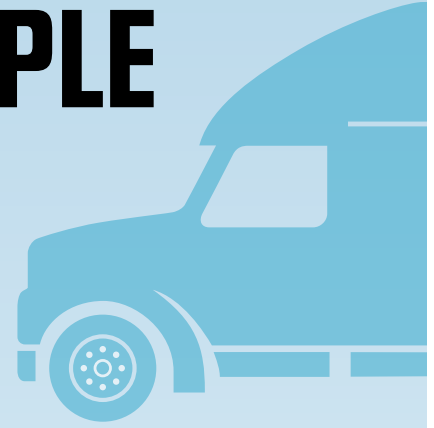


FACTORING MADE SIMPLE

KEY QUESTIONS TO ASK



WHAT'S THE REAL COST?

- Is the rate flat, tiered, or volume-based?
- Are add-on fees applied (ACH, wire, minimum volume)?
- Will my rate jump after month one?



WHAT CONTRACT TERMS APPLY?

- How long is the agreement?
- Can you leave early without penalties?
- Does the contract auto-renew, and how?



HOW WELL DO THEIR SERVICES STACK UP?

- What's the cut-off for same-day funding?
- How do they handle broker disputes?
- Do you get a named rep?



QUICK TIP

If your factoring rep talks more about the "low rate" than the actual contract, they're hiding something. The rate is just the bait. The contract is the hook.