

## **Enagic Purchase Financial Option List as of 5/14/2015**

**3<sup>rd</sup> Party Financing Options so Everyone Can Own an Enagic Ionizer NOW!**

**These Companies, Banks or Financial Institutions have NO affiliation with ENAGIC / KANGEN USA**

**Cash** – Enagic accepts cash payments for the purchase of any Enagic Water Ionizer.

**Personal Credit Cards** – Enagic accepts *your own* existing VISA, MasterCard, Discover or American Express. Payments must include card number, name as it appears on your card, expiration date and CVV (3 or 4 digit). Signature must be on the Order Form, either person purchasing the machine or “Alternate Payer form used” if someone else is paying. Customers may split payment of the machine to different credit cards by noting on Order Form the amount charged to each credit card.

**New Credit Card Financing** – Everyone can apply for their own credit through a variety of reputable, credit card companies and banks. Many offer 0% or low-interest for a “teaser” period from 3 to 24 months. Most pay off their Enagic systems during the Interest free periods, making their system, same as cash. Some customers combine several offers to pay off their systems. Qualifying for these are based on terms and conditions of each lender; including minimum credit scores, Income, debt-to-income ratio and Terms. Ask if their program is still available. If you know any reliable Financing, please provide info to Ray Stone (407)501-0767 [kangenorlando@yahoo.com](mailto:kangenorlando@yahoo.com).

**When stating your income, be sure to include what you expect to earn as a Distributor when applying!**

**Comerica Bank**

0% interest for 12 months same as cash (Minimum FICA 675 along with income to debt load): 9.99% to 20.99% APR after interest free period. Minimum monthly payment is 1% of the outstanding balance. Call Zack Frank (NJ) (248)451-8502 8am-5pm. **Request 2 day expedite for \$15**. For application status call underwriting (800)364-9648 & follow prompts.

**State Farm Visa**

0% interest rate for 12 months and 13.24% - 20.24% thereafter. Monthly payment is 1% of purchase price. (Example-Finance amount \$4258 – monthly payment is \$43). Earn 1% back in reward dollars to go towards card balance, earn 3% back on **ALL** insurance premium payments – even if it's not with State Farm. Approval based on many factors & you don't have to be State Farm customer to apply. Contact Pamela Denny to apply: (502)495-0211 or Email application: [pamela@thesamsagency.com](mailto:pamela@thesamsagency.com)

**Bank of America**

0% for 12 months on all accounts, minimum payment is 1.5% of card balance. 625 and above assures approval. Below 625 they will help on a case to case basis. Go to any local branch and ask for this credit card and be sure to ask for the full amount and priority processing. To apply, go to a local branch for on-the-spot approval, or call Joel Valentin (407)253-5654 & leave message & they will call back, or call the branch at (407)522-0376

**Wells Fargo Bank**

0% up to 18 months to qualify FICA above 625 plus stated income considered is instant approval. INDICATE & REQUEST FULL AMOUNT NEEDED. Below 625 requires a personal relationship with Wells Fargo, Auto Draft & will provide counseling to improve your credit and takes up to about 60 days to complete. Call Tiffany Horton, Gabriel Turken, Irish Jackson (201)225-4020 or Branch Manager Jorge Parrales (NJ) cell (201)225-4029 Office (201)918-0619 Or seek a personal banker at your local Wells Fargo for the same program.

**Citi-Simplicity Card**

0% interest for up to 21 months if qualified, no fees. APR is 10.99% to 21.99% thereafter. \$68/minimum monthly for a SD-501 (1.5% of balance). Call (800)456-4277 to apply. Each case is individually evaluated. Ask for priority processing, normally takes 7 to 10 days to process (888)201-4523 for application status. For additional info go to: [www.citicards.com](http://www.citicards.com)

**Discover Card**

0% interest for up to 12 months if qualified: 10% to 20% thereafter \$90/minimum monthly payment for SD-501 (2% of balance). Apply on-line at: [www.discover.com](http://www.discover.com). (Minimum FICA Score of 710)

**Other Credit Cards** There are many other 0% or low interest credit cards available online or go to your local bank and apply for either a loan or a credit card with no interest. [www.creditcards.com](http://www.creditcards.com) for other options such as Capital One, Chase, and many more, etc go onto Google search.

**Personal Loan Financing (fixed interest rate for a fixed period of time)**

**Paradigm Financial** Personal Loan @ 5.99% for life of loan. 590 Minimum FICA Credit Score, up to 72 months. Example: \$131/for 36 months for the SD-501. Contact Jerry Roy (877)682-8009 [Http://pmfinancialservices.com/SITE/forms/US%20App.pdf](http://pmfinancialservices.com/SITE/forms/US%20App.pdf) Will finance all Enagic machines for 36-60 months. ***NEW! Online Loan Approval System!*** Email is [info@pmfinancialservices.com](mailto:info@pmfinancialservices.com)

**BFS Financial** No Down! \$99 month for 60 months, Requires 550 FICA score. Extends credit lines for poor credit, even with past bankruptcy for the business of Enagic, now leasing as option. Try their pre-qualifier questionnaires to see if applicants qualify before applying. To apply auto call (714) 653-1771 EXT. 1, Live Rep call (877)759-9905 **Email:** [info@bizfinsolutions.com](mailto:info@bizfinsolutions.com) <http://www.bfscorpusa.com/consumer-services/water-filtration>

**Springleaf Financial** For lower FICO scores, no minimum indicated, Personal Loan (800)961-5577 Interest rates varies based on individual financial "picture". Typically a high-interest loan which helps high-risk customers. Approval not exclusively FICO score determined. Monthly payments vary based on customer's needs. Customers can collateralize a loan to enhance terms. <https://www.springleaffinancial.com/>

**Enagic** Enagic offers in-house financing for those who can't acquire any financing. 18.5% Down Payment, is about \$820 for a SD501 (payable by debit, credit card and check (which holds your shipment for 10 business days) ONLY!). Payment schedules of 3,6,10 or 16 months. Distributors are not paid a full commission until the customer pays off the system in full.

**Commercial Lease - Dominion Lending Centres** – Enagic has an commercial lease program designed for businesses. Lease provides 100% financing with no money down. Person signing for the business must have a credit score of 525 or higher. The Lessee doesn't show the total cost of the equipment as a debt on their financial statement. Lease payments are fully deductible. There are a variety of leasing plans available and interest rates that are competitive over a period of 24-60 months. Go to the Enagic website to download the forms on: <https://www.enagic.com/distributor/?c=home#c=commerciallease>  
See your Enagic Distributor for additional information.