



Home Improvement Program Rate Sheet

Effective Date: 5/29/2025

101 PLAN - Simple Installment Loan

We offer two versions of our 101 plan: **no cost tiered rates** and **low flat rates**.
You use one version, pre-selected by you, that works best for your business.

1 Version 1 - No Cost Installment - Tiered Rates

Interest Rates/APRs by Credit Tier

Loan Amount	A	B	C	Est. Pmt Factor
\$5,000 - \$30,000	9.49%	11.49%	13.49%	1.04% - 1.30%
\$30,001 - \$100,000	8.99%	10.99%	12.99%	1.01% - 1.26%

Buy-downs available (to a max of 3%) in half or whole percentages. Cost is 3% for each 1% rate reduction. No rates below 7.99%.

2 Version 2 - Low Rate Installment - Flat Rate

Fees by Credit Tier

Interest Rate/APR	A	B	C	Est. Pmt Factor
9.99%	0.0%			1.07%
8.99%	1.8%	5.4%	8.8%	1.01%
7.99%	5.0%	8.8%	12.3%	0.96%

Buy-downs available to lower flat rates. Cost is the fee for that rate and credit tier.

Example: buy-down from 9.99% to 7.99% for an A credit customer costs 5.0%

101 Plan Additional Details

- Max loan amounts are set by credit grade: A = \$100,000; B = \$75,000; C = \$50,000
- Min loan term: 36 months. Max loan terms: 180 months for amounts up to \$50,000; 240 months for amounts \$50,000+

300 PLANS - Same As Cash with Monthly Payments

Plan Number	Promotional Period	Fee
306	6 months SAC	3.65%
312	12 months SAC	5.55%
318	18 months SAC	7.95%

Interest will accrue at a rate of **14.99%** during the promotional period but will be forgiven if paid off by the end of the promotional period. Payment term of **144 months**. Estimated **payment factor is 1.50%**.

400 PLAN - No Interest with Equal Monthly Payments

Loan Term	Fee	Est. Pmt Factor
24 months	13.15%	4.17%
36 months	16.90%	2.78%
48 months	20.00%	2.08%
60 months	22.90%	1.67%

Borrower pays no interest (**0% APR**) for the life of the loan. Equal monthly payments required, the calculation for which is loan amount divided by term.

Home Improvement Program Details

- Minimum \$5,000 loan amount. Loan amounts greater than \$50,000 require proof of income and a UCC fixture filing.
- First payment due one month after completion. At least one applicant must own the home. **No split tickets**.
- Approvals good for 180 days. Recommitment only after approval expires & requires new credit pull on all applicants. Recommitments subject to reapproval and current market pricing.

Phone Number: **888.833.8570 (Lending: Opt 2, Customer Success: Opt 4)**
 Fax Number: **888.868.4410**
 Website: **medallionbank.com**
 Mailing Address: **1100 E 6600 S, Suite 510, Salt Lake City UT 84121**
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