



FAQs

Q1-Who is Crest Financial?

With over 25 years of experience in difficult credit solutions, Crest Financial has developed a lease/purchase program that approves 9 out of 10 applications regardless of your credit history.

Q2 - How can I be approved for No Credit Check Financing?

Credit approvals are based on two factors:

1. You must be employed for at least 6 months with a gross income of \$1,000 a month; and
2. You must have an open, active bank account established for at least 3 months with NO returned checks or NSF fees within the last 30 days.

Q3 - What is the interest rate/payment?

Since this is a lease/purchase program- there is no interest rate. Lease payments are 15% of the invoice per month. Example: \$1,000 invoice = \$150/mo payment.

Q4 - How long is the lease agreement?

All lease/purchase agreements are 12 months.

Q5 - Are there any buyout options?

Crest Financial offers early buyout options to customers who wish to own the merchandise outright before the 12-month term is up. There are two buyout options:

1. 90 Days same as cash-You pay only the invoice amount and a \$40 application fee within 90 days of the delivery date.
2. 65% buyout option-If you wish to own the merchandise outright after 90 days, you may purchase it at 65% of the balance left on your account. For example: After six months, you wish to purchase your merchandise outright and the balance on your agreement is \$500. The 65% buyout option will allow you to buy the merchandise for \$325.



Q6 - What documents are needed for the approval process?

The following documents are required for an approval:

1. Application online at www.90daysameascash.com or paper copy faxed in
2. Most recent paystub
3. Bank Statement from the last 30 days
4. Photo ID
5. Voided Personal Check

Q7 - What is the application fee?

There is a \$40 application fee that will be collected after you have been approved.

Q8 - Am I able to make payments at the Store?

Since the financing is handled through Crest Financial, payments will be submitted to Crest Financial through Debit Authorization and/or other acceptable payment arrangements.

Q9 - Whom should I contact if I have questions about my account?

Crest Financial will contact you 10 days after receipt of your product regarding your account.

Q10 - How do I update my mailing address and/or phone number?

You can change your address or telephone number by email to support@mycrestfinancial.com.