



**FORGIVABLE CAPITAL
LOAN (FCL)**

**Grow your
business.
Keep
more of it.**

100%

of the loan can be
forgiven

50% in Year 2

25% in Year 3

25% in Year 4



FCL is **NOT a Merchant Cash Advance**

FEENIX FCL

\$100,000

Based on \$100,000 Forgivable Capital Loan

- ✓ **Minimum payment**
6–10% fixed annual interest
- ✓ **Interest Payment**
auto-deducted from
processing
- ✓ **\$100,000**
forgiven

VS

Merchant Cash Advance (MCA)

\$100,000

Based on a typical \$100,000 MCA

- ✗ **Pay back \$130–150K**
30–50% more than funded
- ✗ **Daily**
pulled from your sales
- ✗ **\$0**
forgiven

THE FEENIX DIFFERENCE

- ✓ **Flexible funding** \$5,000 to \$500,000 or more
- ✓ **Up to 100%** of the loan can be forgiven
- ✓ **No dilution** — you keep full control
- ✓ **Your rate stays as is** — no bait and switch
- ✓ **Simple and transparent** — fees disclosed up front
- ✓ **Dedicated support** every step of the way

LOAN OVERVIEW

LOAN TYPE Forgivable Capital Loan (FCL)

AMOUNT \$5,000 to \$500,000 or more

RATE 6–10% fixed, annual interest

TERM 4 years

CONDITION Process with Feenix for 5 years

Building Brighter Tomorrows.

feenixlegacy.com

*Loans are issued by FEENIX Capital and are subject to underwriting, documentation and approval. Rates, loan amounts and terms vary; amounts over \$500,000 require additional review. A personal guarantee, a loan processing fee and an annual admin fee apply. Interest is paid monthly through your merchant account. Forgiveness is conditional. FEENIX Legacy is a marketing company and is not a lender. See back for full terms.

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**FORGIVABLE CAPITAL
LOAN (FCL)**

Why the loan can be forgiven

*Sounds too good to be
true? Here's why it isn't.*

We earn on your
card processing,
not on your loan.



**Watch the
FCL video**

Scan with your
phone camera



HOW IT WORKS

- 1 We fund your business**
Growth capital to start the relationship.
- 2 You process with Feenix for 5 years**
Your card processing is how Feenix earns.
- 3 Your loan is forgiven**
50% in Year 2 · **25%** in Year 3 · **25%** in Year 4

THE BOTTOM LINE

5 years of processing > the loan

GET STARTED

- 1 Apply**
- 2 Get approved**
- 3 Get funded**
- 4 Grow & thrive**

See how much your business may qualify for.
Contact your Feenix Affiliate Partner to apply.

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