



Just-In-Time Cash™
To Grow Your Business to the Next Level

AN ENTREPRENEUR'S GUIDE TO FACTORING

Eliminate cash as a barrier to growth

When you're in a growth cycle, your company can become more stable and more profitable.

But growth is stressful — especially if your big client places an order and then takes from 45 to 90 days, or longer, to pay you.

When you don't have enough cash to complete new orders, euphoria over new business can suddenly turn into despair.

As the owner, you must quickly find a way to externally fund this additional business.

You probably think you should race to your bank.

Think again...



Is your bank willing to lend you working capital?

**Banks use rigid formulas to determine lines of credit.
Will you pass their tests?**

Does most of your business come from one customer?

Is your industry currently out of favor?

Have your earnings declined recently?

If YES, your bank will probably say NO.

Is your company fast growing, but too young to have a track record?

If YES, your bank will probably say NO.

Do you have high gross margins and low overhead, but inadequate infrastructure to generate the bank's required reports?

If YES, your bank will probably say NO.



It's time to Think Outside the Bank™

Turn to the financing solution used by the world's largest companies

- Just-In-Time Cash™, or accounts receivable financing, gives you immediate cash for working capital needs.
- Sell an entire invoice — or just parts — at a small discount. You decide.
- Once you're approved, cash is sent directly to your bank account — usually the same day.
- Do away with restricting long-term bank loans or commitments.
- Get just the cash you need, when you need it most — NOW.

How is New Century Financial® different?

Much Faster

We have streamlined our processes to respond to your needs with minimal paperwork and lightning speed, including quick initial approvals in 24 hours — or less — and rapid-fire same-day cash delivery to your bank account.

More Flexible

Founded in 1985, our financial services firm is one of the nation's foremost business financing and factoring companies, providing customized cash-flow solutions through Just-In-Time Cash™.

More Value

We generate FREE credit reports to help you prospect new clients as well as FREE financial management information to help you grow.

More Experience

We offer the expertise of seasoned business and accounting professionals who take the time to know you, your business, and your unique line-of-credit requirements.



We'll help you meet market demand — and soar to the next level

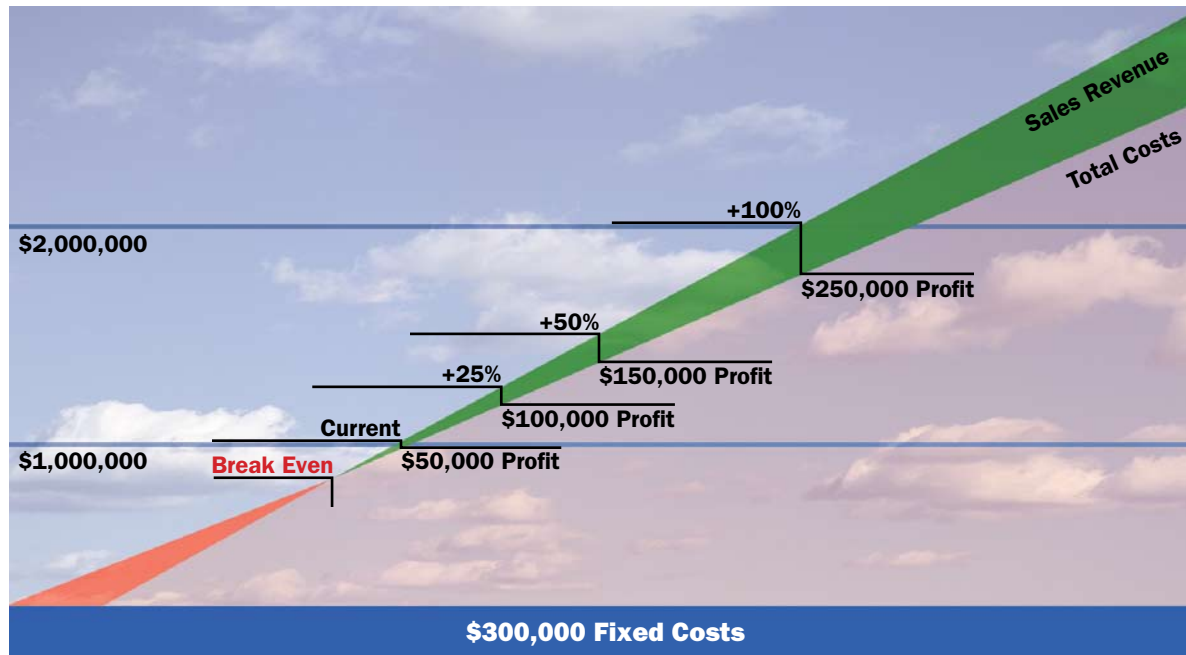
Your business has been stagnant for a while now. Your fixed costs stay close to the same. You produce a product. You invoice. You sit and wait for your client to mail you a check. Then, you pay your bills. At this rate, you're just standing still.

What if you could accelerate the process? What if you could quickly get the working capital you need to take on a new customer or big project that could catapult your sales — and your company — to the next level?

Just-In-Time Cash™ can help you move beyond the status quo, dramatically shortening the sales-to-cash cycle in your bank account. The shorter the cycle, the more money you will have to service additional new business — and achieve an even higher level of profitability.

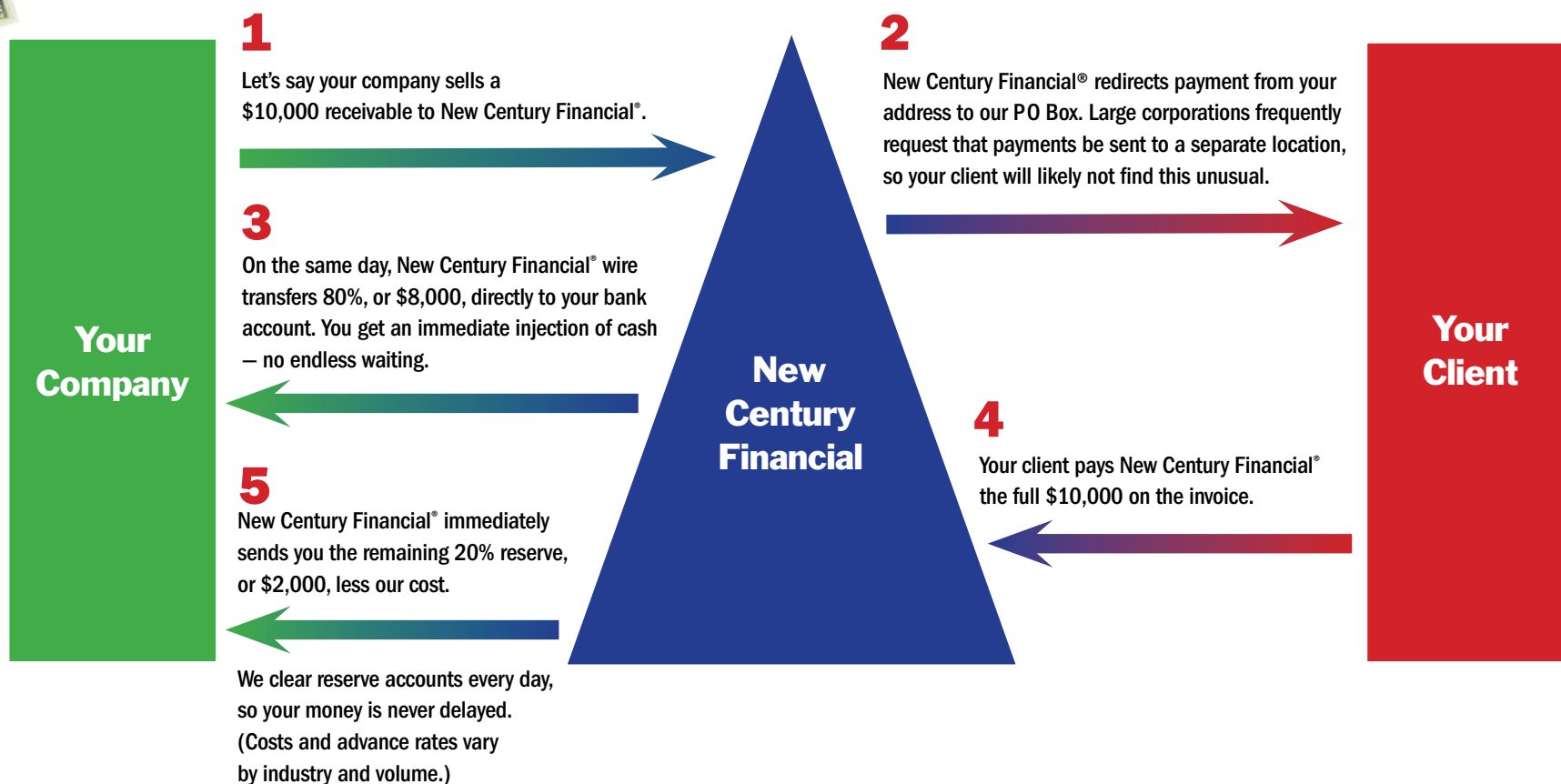
Most companies can achieve revenue growth of at least 25% without increasing their fixed costs, resulting in a doubling of profitability.

Do you have enough working capital to grow your business beyond this level?





How to get your cash flowing quickly



No hidden fees and no extra charges keep it simple

As soon as we receive the information to make a credit decision, we will give you a firm commitment in writing, along with an exact pricing schedule. You pay only the cost in the schedule — and nothing else.

New Century Financial® — The No-Fees Guys™

- No application fees
- No termination fees
- No minimum volume fees
- No ACH transfer fees
- No monthly fees
- No float fees — immediate credit
- No confusing variable discount fees
(such as prime plus 1.5% per diem on advances)
- No research fees
- No new customer fees
- No check fees
- No holds on the reserve amount



Your cost is fair and easy to understand

At New Century Financial®, we base your cost of capital on risk and on 15-day increments related directly to the age of the invoice. The fewer days it takes for the invoice to be paid, the lower your cost. It's that simple.

Costs and advance rates vary by industry and volume.

Never get tied up by factoring fees

Many factoring companies abuse their customers. Once you're signed up, you're tied up — forever. It's almost impossible to escape. Just look below at some of the painful “gotcha” fees most other factoring companies routinely charge, fees that can sink a growing company. To protect yourself, demand to know ALL the fees you could be charged up front. Better yet, pick up the phone and call New Century Financial® — The No-Fees Guys™.



HIDDEN FEES AND EXTRA CHARGES	NEW CENTURY FINANCIAL®	TYPICAL COMPETITOR
Application fee	NO	YES
Due diligence fee	NO	YES
Termination fee	NO	YES
Minimum volume	NO	YES
Collateral management fee	NO	YES
ACH transfer fee	NO	YES
Administration fee	NO	YES
Missing-payment notation fee	NO	YES
New customer fee or chargeback fee	NO	YES
Minimum reserve balance fee	NO	YES
Check-clearing or float fees (3 days to clear checks)	NO	YES
Invoice copy fee	NO	YES
Invoice-processing fee	NO	YES
Facility fee	NO	YES
Over-100-day fee	NO	YES
Field review/audit fee	NO	YES
Liquidation administration fee	NO	YES
Filing fee	NO	YES
Lien termination fee	NO	YES
Automatic renewal fee	NO	YES
Any other fee	NO	YES

Partial or delayed funding helps you control your cost of capital

Comparison Sample — \$10,000 Invoice					
Invoice Date: June 1 Payment Received: July 15					
COMPETITORS	Fund On		Payment Received On	Initial Cost	Cost as % of Invoice
Date	June 16	June 30	July 15	Competitors typically pile on other fees, adding significantly to the initial cost	
\$10,000 Invoice	\$10,000	\$ —			
Number of Days Outstanding	30 Days	—			
Cost	\$300.00	\$ —		\$300.00	3.00%
NEW CENTURY FINANCIAL	Fund On		Payment Received On	Initial Cost	Cost as % of Invoice
Date	June 16	June 30	July 15	No hidden fees and no extra charges mean your initial cost is the <i>total</i> cost	
\$10,000 Invoice*	\$2,500	\$2,500			
Number of Days Outstanding	30 Days	15 days			
Cost	\$75.00	\$37.50		\$112.50	1.13%
SAVINGS				\$187.50	1.87%

This chart shows how you can take advantage of New Century Financial's plan of delayed and partial funding to lower your cost of capital from 3% to just 1.13% — saving 1.87% to your bottom line.

* The New Century Financial example reflects partial funding of \$5,000, which is all the company needed. The two \$2,500 amounts correspond to the delayed funding the company requested.

Partial or delayed funding is NOT offered by most factoring firms.

How you can reduce your factoring expense

- Delay funding from the date of the invoice.
- Take advantage of Just-In-Time Cash™ to fit your schedule.
- Choose the invoices you want for Just-In-Time Cash™ — even parts of invoices.
- Know up front exactly what you'll be paying — no hidden charges or fees to surprise you.



8 ways Just-In-Time Cash™ builds your business

1. Feel more confident when you accept sizable orders to boost profitability.
2. Raise your ability to take on bigger, but slower-paying customers, thus improving the quality of your customers while increasing sales volume.
3. Synchronize revenue/expense cycles to avoid financial roller coaster rides and reduce stress.
4. Pay suppliers on time to enhance your company's reputation and help you take advantage of every possible trade discount.
5. Expand your customer base to end your dependence on one critical customer — and minimize the impact of the 800-pound gorilla.
6. Use our credit research service when prospecting for new business to reduce bad-debt risk.
7. Capitalize on our extensive reports to manage your receivables much more efficiently.
8. Gain lifetime customers without significantly shrinking your gross margin.

Getting started is easy



This is all we need:

- A completed one-page application
- Your receivables and payables aging reports
- A sample invoice with supporting documentation
- A copy of last year's tax return

New Century Financial® will quickly verify credit on your company and your clients. Most initial approvals take 24 hours or less. We'll keep you informed during the entire process. Prior to funding, we also require a signed letter that redirects payment from your client to our PO Box — a common procedure for large corporations.

Take your business to the next level with Just-In-Time Cash™

Improve your cash flow

- Get paid immediately
- Minimize feast and famine periods by ensuring a continuing source of capital
- Accelerate the whole payment cycle
- Expedite collections
- Reduce in-house personnel costs

Streamline your internal controls

- Gain access to New Century Financial® Online for reports and information
- Receive electronic or faxed copies of all collected checks
- Stay current on reserve amounts
- Obtain computerized receivables listings
- Speed up collection and application of payments

Get FREE financial information and management support

- Use our reports to help effectively manage your receivables
- Take advantage of FREE credit reports to prospect for and prequalify new business
- Maximize your growth potential
- Meet market demand
- Increase sales and profitability
- Decrease delays in operation due to slow payments to suppliers
- Rely on immediate cash to facilitate future growth at your pace

Our core values are all about you

New Century Financial is committed to straightforward, responsible interactions with all customers, employees, suppliers, and other stakeholders in our company. Our commitment is evident in these Core Values.

Exceeding client expectations

We are dedicated to exceeding our clients' expectations with the highest level of service, innovation, and execution.

Executing your strategies

We not only link people and processes, but we also follow through with the most efficient and effective execution.

Improving processes

We believe in developing the best, most-transparent lending processes — and continuously fine-tuning them.

Giving Forward™ to the community

We support an ongoing program of charitable contributions to a wide variety of nonprofit organizations. Where more than financial aid is needed, the New Century Financial team offers its time and talent to make a difference.



A New Century Financial Sales Partner

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*New Century Financial® helps your company grow
by eliminating financial barriers with Just-In-Time Cash™*

We believe in the entrepreneur™

We earn your business every day™