



Make EMV More Affordable

Co-Op Funds Can Now Be Used To Finance EMV Upgrades

BP, in partnership with Patriot Capital, enables marketers and dealers to use BP-branded co-op funds to lower interest rates for EMV upgrades. This decreases your monthly payment for dispensers and makes upgrading to EMV-complaint dispensers more affordable.

Using Co-Op Funds = Lower Interest Rate = Cash Savings

Call us today at (470) 453-2824 for more details on how you can use co-op funds to make EMV upgrades cost-effective for you and your dealers.

Visit the next page for Frequently Asked Questions.

You can also learn more and fill out a credit application at:
www.patcapfinance.com/bp

Estimated Cost of Dispenser	\$14,000
BP/PCC Program Rate for Marketers	5.75%
Co-op Funds Needed for 2.25% for 36 months	\$722
Co-op Funds Needed for 2.25% for 60 months	\$1,150
Co-op Funds Needed for 0% for 36 months	\$1,174
Co-op Funds Needed for 0% for 60 months	\$1,869

Estimated Cost of Dispenser	\$14,000
BP/PCC Program Rate for Dealers	7.50%
Co-op Funds Needed for 3.75% for 36 months	\$767
Co-op Funds Needed for 3.75% for 60 months	\$1,219
Co-op Funds Needed for 0% for 36 months	\$1,507
Co-op Funds Needed for 0% for 60 months	\$2,370

Frequently Asked Questions:

I have dealers who are resistant to upgrade. Can I use co-op funds for dealers?

Yes. This can be the perfect catalyst for a dealer who has yet to upgrade. Many dealers are challenged by the hassle of a bank loan. Add in the incentive of below market rates and Patriot Capital's ease of borrowing, and it becomes the ideal solution.

Is it hard for dealers for dealers to get approved?

We have a 90% approval rate and have financed more than 4,000 single-site operators all over the country. Our team speaks 7 languages and loves working with all types of customers.

Does the Marketer have any financial or administrative responsibility for a dealer loan?

No! The loan is strictly between the dealer and Patriot Capital. Even better, it's a way to build loyalty and/or extend their supply contract.

Can I use co-op funds for my own sites?

Absolutely. Your co-op funds lower your interest rate, which will save you money on your equipment.

What is required to get started and how much does it cost?

It's free and easy to apply. All you do is submit a 1-page credit application (for up to \$250,000) and we'll have an answer for you within 24 hours.

What if I want to borrow more than \$250,000?

Patriot Capital can lend up to \$5 million to any single borrower. It only takes a few days for an approval. We simply ask for basic financials and your last two years of tax returns.

What about collateral?

The equipment and your signature is the collateral. There is rarely a lien on your hard assets. In fact, borrowing from Patriot Capital often helps you to grow, since it doesn't impact your credit score or ability to borrow from your bank.

What is Section 179 and how does it save me money?

When you purchase equipment, you can accelerate depreciation. Combined with equipment financing, you often end up increasing your bottom line when you buy equipment this year, thanks to Section 179.

What are the upfront costs?

Very little. In fact, they are significantly lower than if you pay cash. For starters, we only require two payments to order your equipment. Moreover, we make it easy by paying the distributor on your behalf.