



Square

# Why we started Square and Square Capital





Tb: 201/1      Chk 4045      Gst: 5  
 Dec 21 '12 06:23PM

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1	Yuengling Pflit	6.40
2	Beverage	6.00
2	DOZEN	51.90
24	Oysters	0.00
2		0.00
1	Calamari	10.50
12	Jumbo Shrimp	35.00
1	Small Caesar Sal	4.00
1	Autumn Platter	16.50
1	Exp. Etik. Minnes	12.96

CL	IN	OUT	IN	OUT	IN	OUT
24ND	9:00	5:30	2	8:00	8:00	
25TU	9:05	12:00		3:00	11:00	
25TU	12:33	6:00	3	8:15	16:00	0:15
26WE	9:09	5:00		7:15	23:15	
27TH	9:00	12:02		3:00	26:15	
27TH	12:32	7:00		9:15	31:15	1:30
28FR	9:00	5:50		8:15	39:15	1:45
29SA	9:00H	2:00H	4	4:30	39:15	6:145
				5	7	4:30



Part B: Education and Expenses

**Application Form**

Please enter all questions carefully before preparing your application.

Part C: General Information

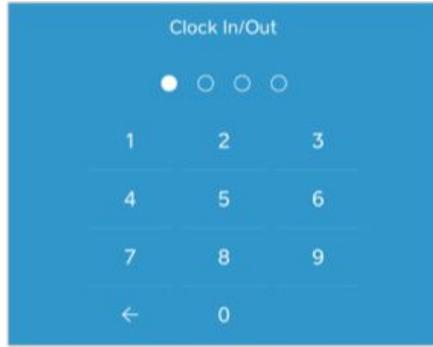
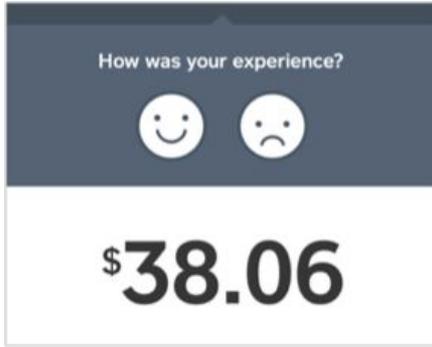
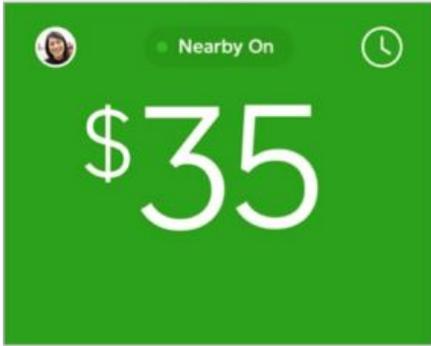
Application Type (Check all boxes that apply to you)

Are you currently a permanent state or temporary employee?

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GARY	1:00 PM	5:30 PM	4
Buddie	12:00 PM	5:00 PM	4
Cuen	1:00 PM	5:00 PM	4
Steve	2:00 PM	5:00 PM	3
Andrew	7:00 PM		1
David		5:30 PM	6
Michelle		5:30 PM	6
Ed	11:00 AM	5:30 PM	6
Jess	11:00 AM	5:45 PM	6
GARY	11:30 AM	5:45 PM	6
RIDD	12:00 PM	5:00	5





**Sales**

**\$1,286.42**

79.4% From Last Week  
10.27% From 6 Months Ago

965 Transactions

**Top Items by Sales**

1 Pastrami Sand...	\$245.68	32
2 Turkey Sande...	\$208.20	29
3 Turkey Wrap	\$167.76	24
4 Garden Salad	\$107.82	18
5 Walnut Salad	\$94.36	13

**Tender Types**

Sandwiches	\$540.30	42%
Salads	\$347.33	27%
Wraps	\$180.10	14%

**CREDIT \$771.85**

**Square Capital**

PAYMENT

Feb 10, 2014, 7:00 PM

**\$95.61**

Previous Balance \$8,305.73  
Total Card Sales Processed \$956.12  
9% Payment to Square (\$85.05)

**\$2,089.88** TOTAL PAID TO SQUARE  
**\$8,810.12** REMAINING BALANCE

Description	Amount
Square Capital payment	\$10.61
Square Capital payment	\$90.98
Square Capital payment	\$78.14
Square Capital payment	\$47.21
Square Capital payment	\$43.10
Square Capital payment	\$41.88
Square Capital payment	\$30.71

**Upcoming Payroll**

Due by	8pm Monday, Jul. 27
Pay Date	Friday, Jul. 31
Period Starts	Friday, Jul. 11
Period Ends	Saturday, Jul. 24

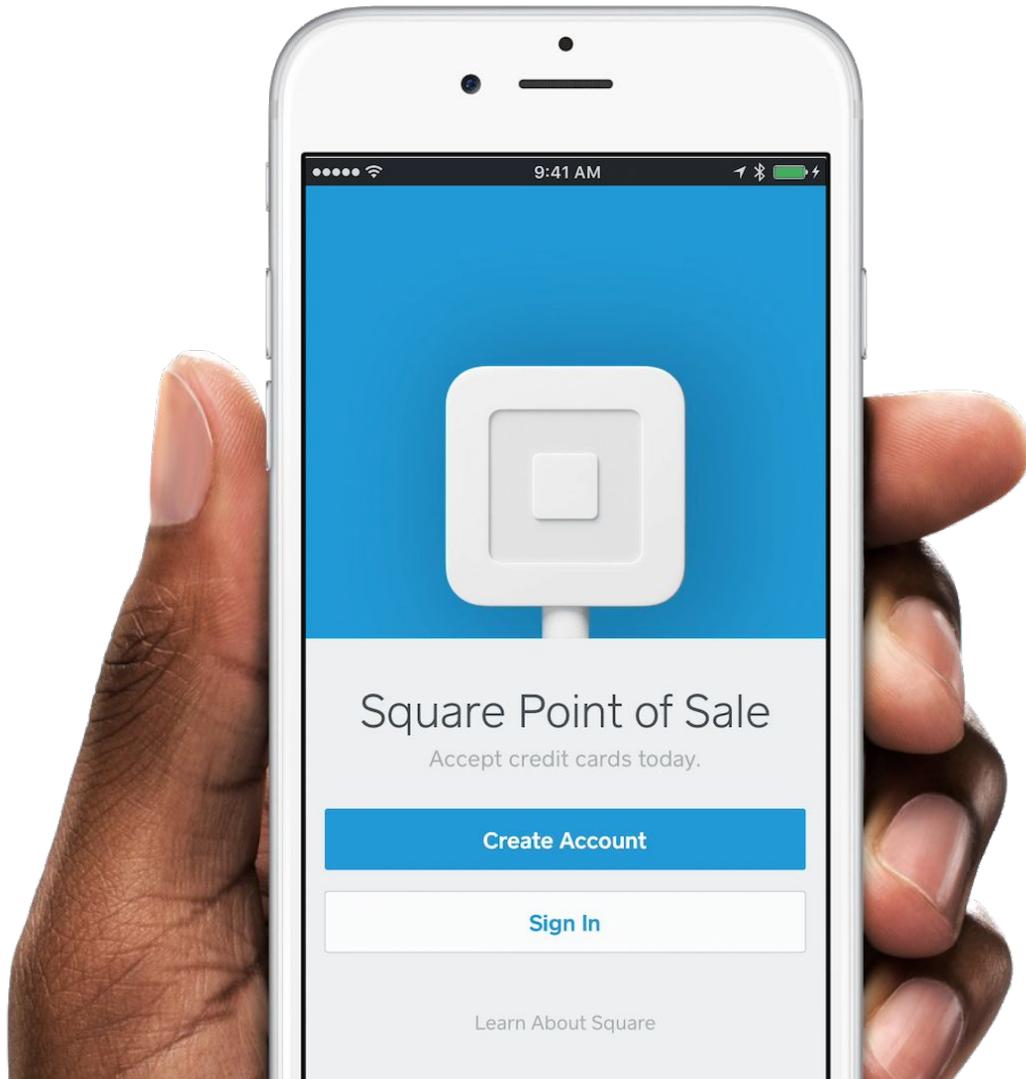
**Memorial Day Special**

Enjoy special savings when you shop this Memorial Day weekend. Click below to activate your unique discount code. Then just shop and save.

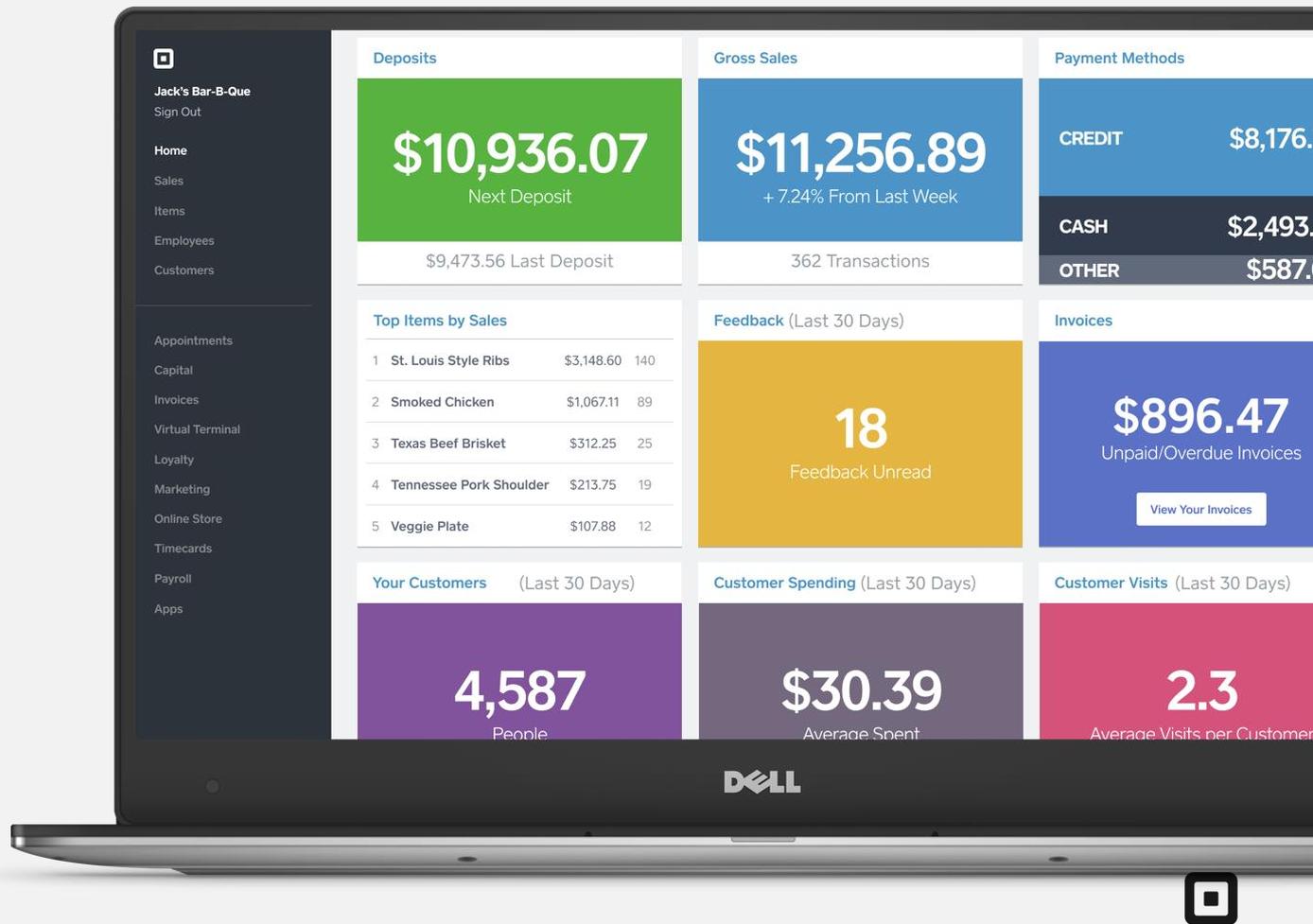
**\$20**



Tech is making it  
easier to start a  
business.



Tech is making  
it easier to run  
a business.



# The lending market is unfair

- FICO driven
- \$1M+ minimum loans
- Confusing terms / hidden fees
- Lengthy applications



**54%**

Loan approval  
rate

**35%**

Discouraged  
from applying

**24hrs+**

Time spent  
applying for credit

**63%**

Result in a  
financial shortfall





Fast and  
convenient



No hidden fees or  
surprises



Pay at  
your pace



We partner  
with you



**77%**

First time  
borrowers\*

**~4%**

Losses

**\$250 - \$100K**

Loan sizes

**\$**

Attractive investor  
returns



**\$5.5 billion**

**Total financing extended  
through Square Capital**



The Process:  
Simple, Fast, and Transparent



Hello Kaitlyn

## Get up to \$10,000 to grow your business

Based on your strong history with Square, you may be eligible for a loan through Square Capital. Upon approval, funds are deposited into your bank account as soon as the next business day.

**\$10,000**

\$11,300 Total Owed  
13% of Card Sales

**\$8,500**

\$9,605 Total Owed  
11% of Card Sales

**\$7,500**

\$8,410 Total Owed  
9% of Card Sales

**SELECT YOUR OFFER**

You repay your loan automatically from a percentage of your daily card sales —paying more when business is strong and less if things slow down. And the total amount owed never changes.

Thank you,  
The Square Capital Team





Select your loan offer amount.

**\$10,000**



#### 14% of Daily Card Sales

Percentage of your card sales used to repay your loan on days when you process payments through Square. Minimum of **\$613.89** must be repaid every 60 days.

#### Estimated Payback Within 1 Year

Full balance must be repaid within **18 months**. Estimate is based on your Square sales history. Prepay anytime at no additional cost.

#### \$10,000 Deposited

Amount that is deposited into your Square-linked bank account upon approval.

#### \$1,050 Flat Fee

Total amount to be repaid is **\$11,050**.

Numbers are for illustrative purposes only.



## Application Information

Please review the information below. Personal information should be completed by the authorized individual who is applying for the business loan.

### Personal Information

- My name is **Kaitlyn Spindel**
- My date of birth is **Feb 1, 1982**
- My SSN ends in **1234**

Edit

### Business Information

- Your business entity type is **Limited Liability Company (LLC)**
- Your business name is **Spin Dry Cleaners, LLC**
- Your principal business address is  
**1455 Market Street, San Francisco, CA 94103**
- Your EIN or TIN ends in **6789**

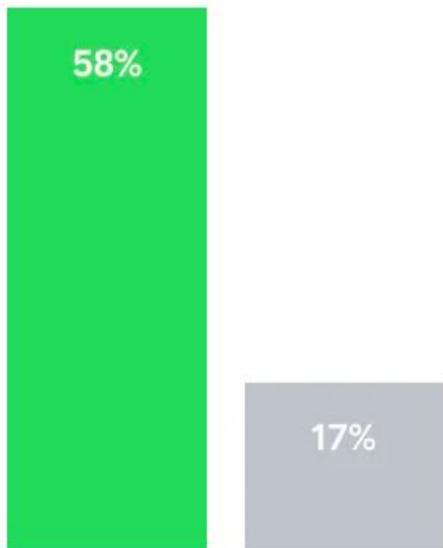
Edit

By clicking the "Continue" button, I confirm that the above information is accurate and that I have read the [Square Privacy Policy](#) and [Celtic Bank Privacy Policy](#).

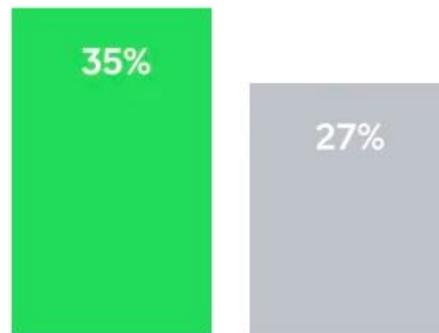
Cancel

Continue





**58% of loans through Square Capital went to women-owned businesses, compared to 17% of traditional loans.**



**35% of loans through Square Capital went to minority-owned businesses, compared to 27% of traditional loans.**

\*Based on Square Capital's survey of ~5,500 sellers conducted in April 2019  
Traditional loan statistic: SBA 7(a) Lending Statistics for Major Programs as of 4/05/2019

