



## General Business Credit Criteria



**The below is the “general” credit criteria for business transaction.  
Exceptions can always be made.**



**Amount: \$3,000.00-14,999.00**

- Less than two years in business under current ownership
- Clean CBR\*
- Clean partial D&B\*\*
- Standard Program – No Specialty Financing
- Bank & Trades may be required
- Bank - Min: \$2,000.00 average balance for 2 years with no Overdrafts

**Amount: \$3,000.00-24,999.00**

- Same as above and also;
- Two years in business under current ownership
- Specialty Financing available depending on credit

**Amount: \$25,000.00-34,999.00**

- Same as above and also;
- Three years in business under current ownership
- Bank - Min: \$5,000.00 average balance for 2 years with no Overdrafts

**Amount: \$35,000.00-49,999.00**

- Same as above and also;
- Four years in business under current ownership
- Bank - Min: \$8,000.00 average balance for 2 years with no Overdrafts

**Amount: \$50,000.00-75,000.00**

- Same as above and also;
- Five years in business under current ownership
- D&B - Paydex of 65 or greater
- If no Paydex, 50% comparable credit with a loan or lease may be required
- Bank - Min: \$12,000.00 average balance for 2 years with no Overdrafts

**Amount: \$75,001.00-100,000.00**

- Same as above and also;
- Five years in business under current ownership

\*CBR (credit bureau) with FI/Beacon of 650 or more and clean public filings. CBR must have at least five trade lines that date back with installment history.

\*\*D&B (Dunn & Bradstreet) information must reflect good pay and clean public filings.

All liens and judgments must be paid or released. Each situation involving a public record item, including suits, will be reviewed independently based on the credit strength and the size and occurrences of the public records.

If you want more information, please contact us at:

**772-978-1194**

or

**[info@computerfinancing.com](mailto:info@computerfinancing.com)**