



IOU Central



Need a Business Loan?

IOU Central offers main street businesses financing without the bureaucracy of bank and at a fraction of the cost of a merchant cash advance.

IOU Central... We're the Good Guys of business lending.

Key Features

- Unsecured business Loans up to \$100,000
- Use loan for **ANY** business purpose
- Limited Documentation
- Great Repayment Terms
- Daily repayment to avoid large monthly payments

APPLY TODAY!

See how IOU CENTRAL can help you!

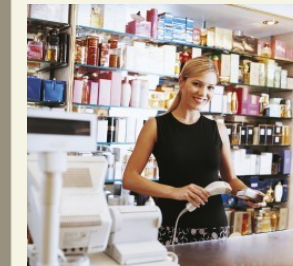
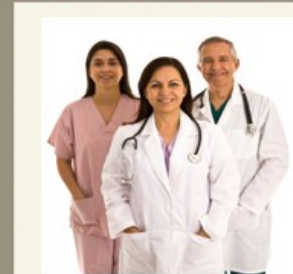
****less than 48 hr approvals****

PROMO CODE

IOU Central, Inc.
Atlanta, GA, USA
Phone: 1-866-217-8564
Fax: 866-404-5117
www.ioucentral.com

IOU Central is a subsidiary of IOU Financial Inc. (CNSX:IOU)

Our Customers

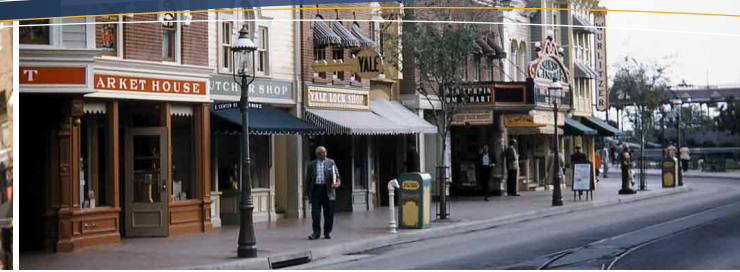


Simply put, you folks "get me".

I just wanted to thank you again for the great experience I had in acquiring a \$100,000 Working Capital Loan from you. It is truly refreshing to work with someone like you who truly understands how small businesspersons like me operate in everyday America.

-E. James Sommers II

President, Steiner Cheese, LTD



An IOU Loan Can Help You:

- Buy new equipment
- Hire more people
- Make needed repairs
- Expand your store
- Buy more inventory
- Increase your marketing

What are the Benefits for me?



No Up Front Costs or Prepayment Penalties
There are no upfront costs to apply and no penalties for paying back the loan early.



Improves Your Credit Score
Paying on time can improve your credit score.



Daily Loan Repayment
Automated daily repayments means businesses don't have to worry about managing cash flows to make next months payment.

How we Compare

	Bank Loan	Merchant Advance	IOU Loan
True Regulated Loan	✓	✗	✓
Low Documentation Required	✗	✓	✓
No Collateral Required	✗	✓	✓
Improve Your Credit Score	✓	✗	✓
Fast Decision Time	✗	✓	✓
Affordable Rates	✓	✗	✓
Automated Repayment System	✗	✓	✓
Keep Your Payment Processor	✓	✗	✓
Accessible to Many Businesses	✗	✓	✓

How to Apply

- Complete our quick and easy online application at www.ioucentral.com
- Upload last 6 months of business bank statements
- Upload 2 years of business Tax Returns

We do not use income on Tax Returns



Is Your Business Eligible?

- * In business for at least 2 years
- * A business with daily sales

