

LOC (Line of Credit)

Business owners often prefer a Line Of Credit (LOC) over other types of loans because it offers flexibility, speed, and cost control, which are critical for day-to-day business operations. Merchants can draw funds only when needed; Repay and reuse the funds repeatedly and No need to reapply each time cash is required. Interest accrues only on the amount drawn and If you don't use it, you often pay little to nothing.

For a business Line Of Credit (LOC), lenders look at both your business financial strength and your risk profile. Unlike short term Flex funding, a line of credit is more conservative and structured.



Document Requirements

- ✓ Completed loan application
- ✓ Business license / Articles of Incorporation or Organization
- ✓ EIN documentation
- ✓ Business bank statements (last 6–12 months)
- ✓ Accounts receivable aging report (if applicable)
- ✓ Color copy of driver's license
- ✓ Voided check
- ✓ Additional documents upon lenders request if needed

Maximum Funding Amount.

Core Factors Lenders Use to Set Your approved LOC Amount

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- ✓ 10%–30% of annual gross revenue
- ✓ Or 1–3× average monthly net cash flow

Credit Profile (Personal & Business)

Credit matters more than short term Flex funding

- ✓ 680+ credit score: Best limits and rates
- ✓ 620–679: Moderate limits
- ✓ Below 620: Limited options or higher rates

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