

Nav Prime Affiliates Kit

**Get the credit your
business deserves**

What is Nav Prime?

Nav Prime® is a small business credit solution. It is the only solution that lets you track your credit progress while simultaneously helping you build business credit history.

Unlike big banks, Nav® partners with small businesses of all stages and sizes (that's right, no minimum time in business, annual revenue, or credit requirements!) through trusted and proven tools that foster financial healthiness so you can bring the world what you do best.



*Nav Technologies, Inc. is a financial technology company and not a bank. Banking services provided by Thread Bank, Member FDIC. The Nav Visa® Business Debit Card and the Nav Prime Charge Card are issued by Thread Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa cards are accepted. See Cardholder Terms for additional details.

Build small business credit & financial health



Nav Credit Health & Detailed Reports. Unlock the most comprehensive view of your business and personal credit health all in one place from up to 6 reports to see what others see on your business and take actions to improve your standing.

Up to two tradelines. Build business credit history from Nav Prime membership payments and Nav Prime Card usage to show up better to vendors, partners, and lenders.

Nav Prime Card.* Turn your everyday business spending into opportunities to strengthen your business credit profile.

Nav Business Checking.* Separate business and personal financials and bank smarter on the only platform that guides you to new financial opportunities.

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Reasons to believe

Over **250k** small business owners have built business credit history and managed their credit health with Nav Prime.

As small business owners improve their business's credit health with Nav Prime, they become nearly **2x** more likely to get approved for lending through Nav to enable their growth goals.¹

¹Compared to customers without Nav Prime who were approved for lending through Nav. All offers are subject to lender underwriting and approval, which does not include status as a Nav Prime customer. Individual results will vary.

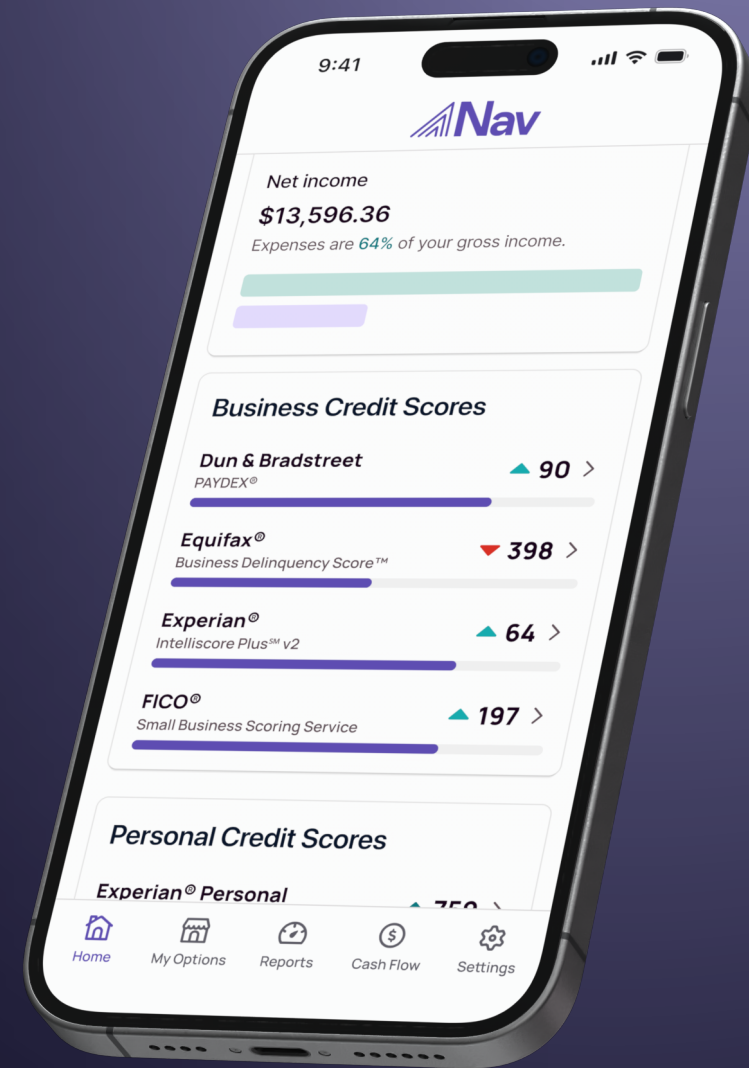


Let's dig into Nav Prime benefits

Nav Credit Health & Detailed Reports

Nav Credit Health, fully unlocked by having Nav Prime, provides the fullest picture of your business and personal credit health so you can see your credit position, work to improve it, and leverage it for new growth opportunities. You'll gain access to detailed business data from Dun & Bradstreet, Experian & Equifax and personal data from Experian & TransUnion so you can spot errors, track progress over time, improve habits, and protect your credit profile.

Nav is also the only place you can access your FICO SBSS Score, a blended business and personal credit score used for SBA loan prescreening.



Credit Health Features

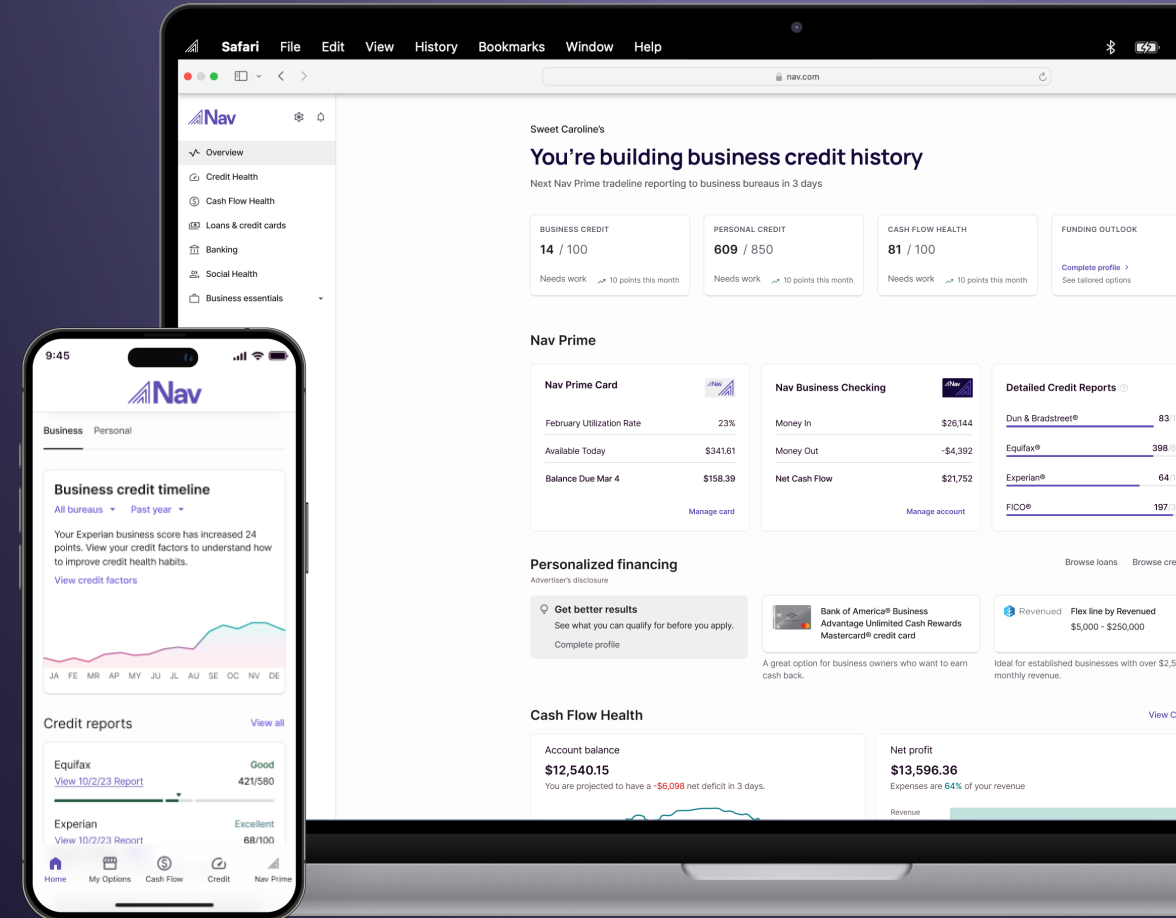
Trends: See how insights in your credit health – both business and personal – has changed over time to enable new growth for your business

Nav Prime Tradelines: See when your Nav Prime tradelines were submitted to all major business bureaus to continually build your business credit history

Credit Score Factors: Know what's impacting your scores to change or sustain habits, like missing payments or keeping tradelines reporting to bolster the age of your credit profile

Credit Scores: Easily see across business and personal credit data updated monthly to know where you stand, position yourself better, and show up confident to new business endeavors

Insights & Alerts: Stay informed on new changes to your credit health and act accordingly to strengthen your profile



Nav Prime Card

With no credit check, no personal guarantee, and no security deposit.¹ The Nav Prime Card allows you to turn everyday business purchases into business credit-building opportunities.

Your use of the card will be reported as your second Nav Prime tradeline. The more you spend on your Nav Prime Card, the stronger the impact you can have to your business credit profile.

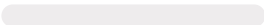
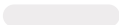
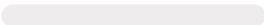
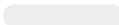
¹There are no typical lender requirements for the Nav Prime Card. There are no minimum time in business, annual revenue, or personal credit requirements. You will need have Nav Prime and a valid bank account linked to your card to repay outstanding balances. The Nav Prime Card is currently not available in ND, SD, NV, and CA. Nav will inform customers when the card becomes available in these states.



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Two Tradelines

Automatically gain one tradeline from Nav Prime payments and a second tradeline once you open a Nav Prime Card. Your Nav Prime membership tradeline is automatically reported to Experian, Equifax, and Dun & Bradstreet. Your Nav Prime Card usage is automatically reported as a tradeline to Experian and the Small Business Financial Exchange (SBFE), who shares your tradeline data with Equifax and Dun & Bradstreet. Nav is the only place in the market where you can get up to two tradelines so you can build business credit history and improve your overall financial health.

Tradeline	Submitted to	Date reported	Status
Nav Prime			Reported
Nav Prime Card			Reported



Automatically gain one tradeline from Nav Prime payments



A second tradeline once you open a Nav Prime Card.

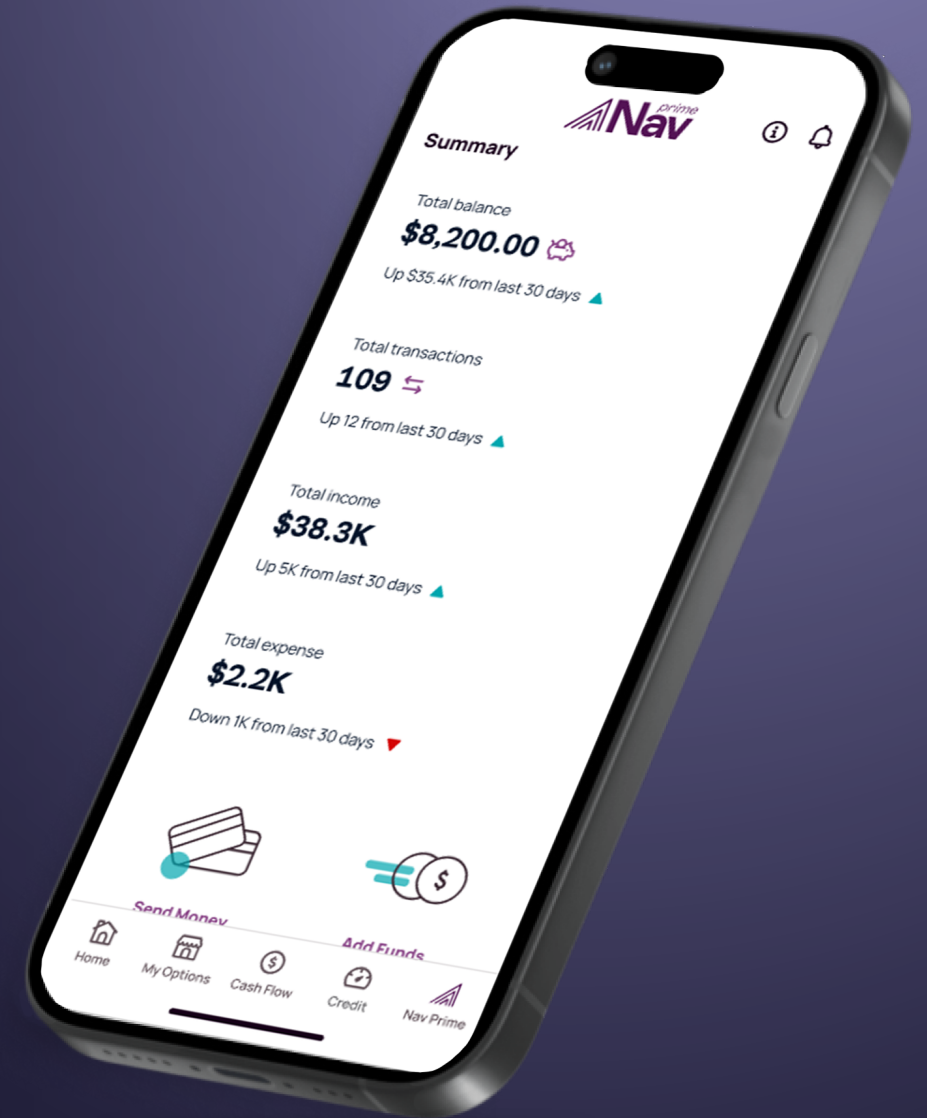
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Nav Business Checking

Bank smarter with Nav, where you'll be guided to new financial opportunities to enable your business's goals.

- Check off a common lender requirement of having a business bank account.
- Easily separate business and personal finances with no monthly maintenance fees, no minimum balance, and unlimited fee-free domestic transactions.
- Take advantage of multiple accounts, organize your spending with transaction categorization, and make recurring, one-time, or future payments.

Gain this added benefit once your Nav banking application is approved. Your application enables you to open a Nav Prime Card and access Nav Business Checking.



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Top Performing Banners & Ad Copy

Banner Examples

Get the credit you deserve

Join over 250,000 small business owners who have built business credit history and managed credit with Nav Prime — the clearest path to becoming financially healthy, without any big bank barriers.

Summary

Nav **\$5,000**
Available today

Monthly Aggregate

23% Utilization rate

\$1,189.24 Credit utilized
\$5,000.00 Credit extended

[Get Nav Prime](#)

Start your business credit journey

Build business credit, monitor credit health, and accelerate growth.

Summary

Nav **\$5,000**
Available today

Monthly Aggregate

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[Unlock Nav Prime](#)

Ad Copy

Headlines:

- Business and Personal Credit
- Small Business Credit Health
- Start Managing Credit Health
- Start Building Business Credit
- Get Credit With Nav Prime
- Best Business Credit Solution

Descriptions:

- See credit health, build business credit with up to two tradelines, and accelerate growth
- Start your small business credit journey with Nav Prime — no big bank requirements
- Get the credit your business deserves with Nav Prime
- Join 250K+ small businesses who have built business credit history and managed credit with Nav Prime

Login to [Impact.com](https://www.impact.com) to download banners and access your unique tracking link for top performing banners and ad copy. Additional banner sizes and marketing assets are also available.



Additional Guidelines

- See **Appendix** for educational content on importance of tradelines and credit
- **Credit Health Experience Marketing Assets**
- Visit our **Help Center** to get advice and answer from the Nav Team

Login to **Impact.com** to download banners and access your unique tracking link for top performing banners and ad copy. Additional banner sizes and marketing assets are also available.

Appendix

Tradelines

Tradelines are accounts that allow small business owners to buy services or goods now and pay later and are a key factor in determining your business credit score.

- Strong tradeline history provides lenders with a clearer picture of your business when assessing you for a loan or credit card. You can also use your business credit standing to your advantage to negotiate for better rates.
- Tradelines are reviewed by vendors when you're entering new agreements such as a lease, insurance coverage, telecom plan, or government contracts. On-time payments for your tradelines demonstrate your financial responsibility and can result in new financial relationships.
- Regular monthly payments instead of annual payments for tradelines can improve cash flow by allowing you to hold more cash now and pay later.
- Tradeline history can be viewed by potential business partners to understand how your business operates as they're considering doing business with you.

Business Credit

Business Credit report contains information about how a business handles its financial obligations and is compiled by business credit bureaus. Business and personal credit together make up a critical component of your financial health profile — your cash flow is another important piece.

- Business credit scores are typically calculated based upon:
 - Payment history, **which is the most important factor**
 - Public records, including UCC filings, tax liens, judgments, collections, which can inhibit you from getting approved for a loan or hinder your chances of entering into new business contracts
 - Age of credit history, which is why you should keep active tradeline accounts
 - Debt and debt usage, including balances, payment status, credit utilization, terms, and additional account activity
 - Industry risk
 - Company Size

Thank you

If you have any questions or concerns, please do not hesitate to reach out. We're here to support you and ensure a successful partnership.

Thank you for your participation. And I look forward to working with you!

affiliates@nav.com