UNOversary Promo
SAMPLE COMPUTATION

Scenario A: Customer Grows Every Month

Qualifying Month: September

August ADB	3,000.00
September ADB	10,000.00
ADB Growth	**7,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
7,000	4.25%	24.45	20%	4.89	19.56
7,000	1.75%	10.07	20%	2.01	8.05
	6%				

Cash Credit Amount   8.05

Qualifying Month: October

September ADB	10,000.00
October ADB	15,000.00
ADB Growth	**5,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
5,000	4.25%	17.47	20%	3.49	13.97
5,000	1.75%	7.19	20%	1.44	5.75
	6%				

Cash Credit Amount   5.75

Qualifying Month: November

October ADB	15,000.00
November ADB	30,000.00
ADB Growth	**15,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
15,000	4.25%	52.40	20%	10.48	41.92
15,000	1.75%	21.58	20%	4.32	17.26
	6%				

Cash Credit Amount   17.26

Scenario B: Customer Does not Qualify for 1 Month

Qualifying Month: September

August ADB	3,000.00
September ADB	10,000.00
ADB Growth	**7,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
7,000	4.25%	24.45	20%	4.89	19.56
7,000	1.75%	10.07	20%	2.01	8.05
	6%				

Cash Credit Amount   8.05

Qualifying Month: October

September ADB	10,000.00
October ADB	15,000.00
ADB Growth	**5,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
5,000	4.25%	17.47	20%	3.49	13.97
5,000	1.75%	7.19	20%	1.44	5.75
	6%				

Cash Credit Amount   5.75

Qualifying Month: November

October ADB	15,000.00
November ADB	17,000.00
ADB Growth	**2,000.00** Not Qualified

Scenario B: Balance Drops in October

Qualifying Month: September

August ADB	3,000.00
September ADB	10,000.00
ADB Growth	**7,000.00**

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
7,000	4.25%	24.45	20%	4.89	19.56
7,000	1.75%	10.07	20%	2.01	8.05
	6%				

Cash Credit Amount   8.05

Qualifying Month: October

September ADB	10,000.00
October ADB	5,000.00
ADB Growth	**(5,000.00)** Not Qualified

Cash Credit Amount   -

Qualifying Month: November

September ADB	10,000.00	*September ADB was used since balance dropped in October*
November ADB	17,000.00	
ADB Growth	**7,000.00**	

ADB Growth	Rate	Gross	WTH%	WTH	Net Interest
7,000	4.25%	24.45	20%	4.89	19.56
7,000	1.75%	10.07	20%	2.01	8.05
	6%				

Cash Credit Amount   8.05