

# Frequently Asked Questions about the Structured Settlement Loan Program from Esquire Bank

## 1. Who is eligible for a loan?

Most individuals receiving payments from a structured settlement or annuity are eligible to get a loan. Qualification for a loan will be dependent upon a review of your settlement and annuity policy followed by a review and approval of a loan application.

## 2. Who is Esquire Bank?

Esquire Bank is a full-service, federally chartered savings bank serving both organizations and individuals.

## 3. What is the term length of your loans?

Each loan is customized to fit your annuity payment stream. These loans are generally short-term, and usually seven years or less in duration. If you are able to pay back the loan early, you can do so\*.

## 4. If I have a poor credit score, will I still be able to get the loan?

Often the answer is yes, and a loan can actually help you improve your credit score by making prompt payments. Loan payment dates are synced with settlement payments to make it easier for you to make your loan payments on time and establish a positive credit history.

## 5. What interest rates are available?

Our attractive interest rates are extremely competitive when compared to traditional market alternatives. Every loan is tailor-made for the individual and your circumstances, and along with market changes, the loan rate can vary. The interest rate is not directly correlated with your credit score.

**Call Toll-Free 888-407-3788 today for more information**

\*May be subject to a pre-payment premium