



NEWWITY

Employee Retention Credits (ERC)

Advance

Speakers



Luke LaHaie, CFA, CPA
Co-Founder, Co-CEO

Luke leads all facets of NEWITY from loan originations to portfolio management and partner network expansion. His leadership fuels the growth of NEWITY's market, in service of the American entrepreneur. Luke is a CFA® Charterholder and Certified Public Accountant (CPA).



Dane Colvin, CPA
AVP, Finance

Dane is a key member of NEWITY's financial and business incentives team. His detailed analysis of financial performance helps NEWITY empower its Members and their businesses. Dane is a Certified Public Accountant (CPA).

Introduction

We're your source for small business capital, providing access through:

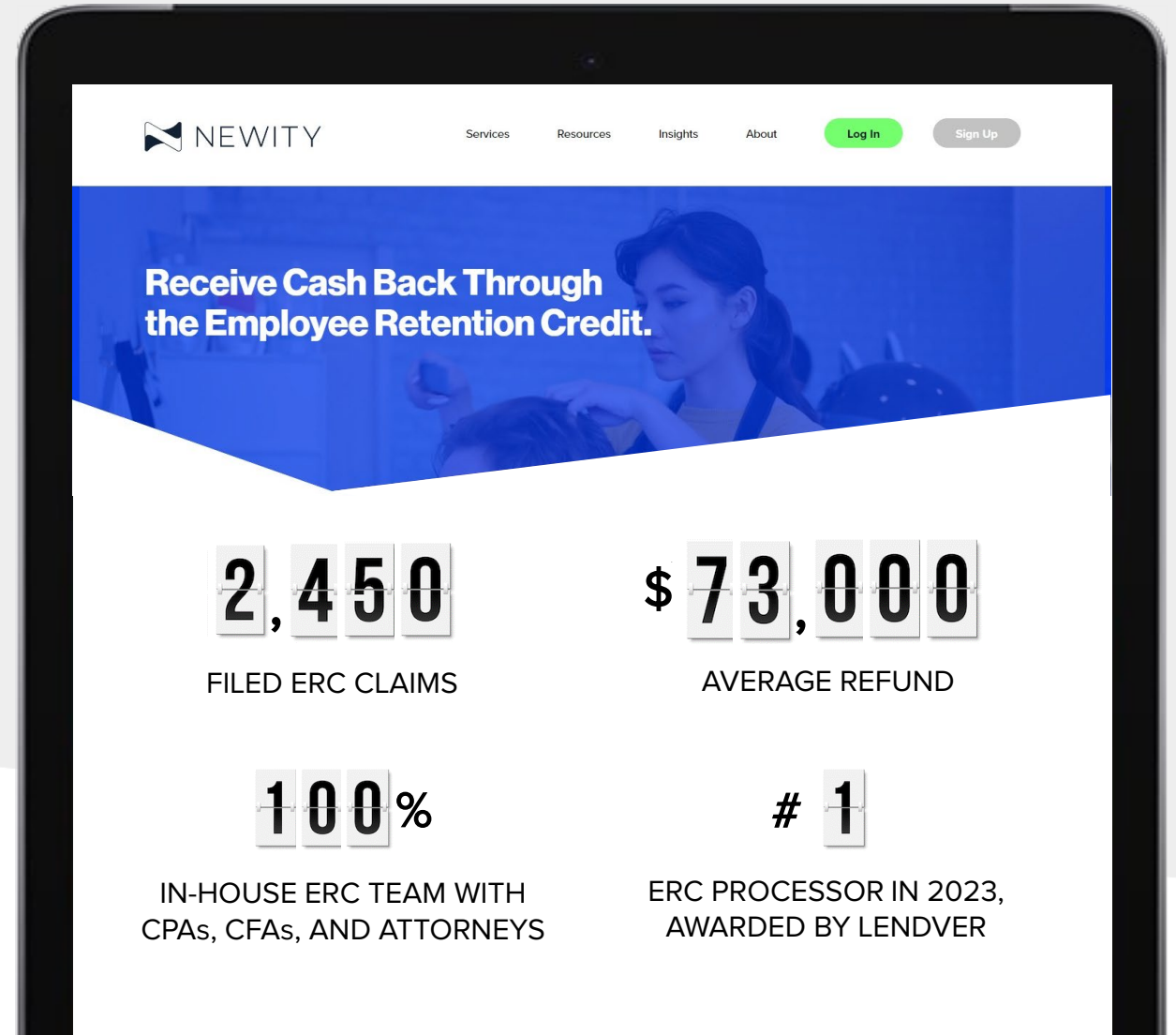
1. Affordable small business loans
2. Streamlined tax credits

Alongside trusted service providers all in one place



NEWITY by the Numbers

We've helped more than
120,000 businesses secure
\$11.4 billion in funding



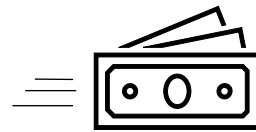
ERC Advance Overview



ERC Advance

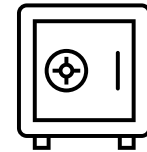
The Program

Receive cash for your ERC refund within days – even if you didn't file with NEWITY.



Benefits

There's no need to wait 9-12 months to collect your paper IRS check. You can receive cash for your claim in days.



Cost

After purchasing your credit, we wait to collect your IRS refund check in a lockbox.

ERC Advance FAQs

How long does it take?

- The application only takes minutes to complete
- Our review and approval process can take 1-2 weeks
- You receive cash for your ERC claim in as little as five days after approval

What are the eligibility requirements?

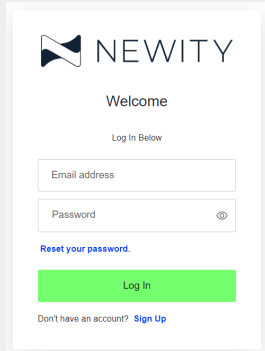
- 500+ FICO score
- Active business in good standing with the Secretary of State
- No more than \$200,000 in credits in any single quarter
- Must provide all filing support, including shutdown memos, if applicable

Is it expensive?

- We retain 15% of the credit as payment for the advance
- Since ERC Advance is not a loan, there are no interest payments and no credit impact

The image shows a desktop and mobile view of the NEWITY application interface. The desktop view displays the 'Employee Retention Credit' application progress, which includes steps like 'ERC Details', 'Your Previous ERC', 'Business Information', 'Business Details', and 'Funding Options'. The 'ERC Details' step is currently active, showing a question: 'Which situation applies to your business?' with two options: 'I have not filed an ERC.' and 'I have already filed an ERC.'. Below the options are 'Save & Continue' and 'Exit' buttons. The mobile view shows the 'Your Previous ERC' section, which includes a dropdown menu for 'What kind of provider did you file your ERC with?' and a text field for 'What is the name of your provider?'. Below these are checkboxes for selecting quarters from Q2, 2020 to Q4, 2021. At the bottom of the mobile view, there is a table for 'Previous 941-X Filing Details' with columns for 'Time of Filing', 'Exact Amount on Line 27 of 941-X', and 'Special Conditions'.

How to Apply for ERC Advance



NEWITY
Welcome
Log In Below

Email address

Password

[Reset your password.](#)

Log In

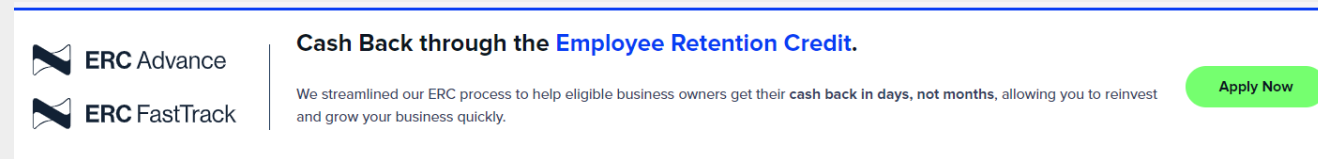
Don't have an account? [Sign Up](#)

1. Create or log into your free NEWITY account

Go to: <https://portal.newitymarket.com>

Reference our [Account Setup Guide](#), if needed.

2. Once logged in, locate the ERC Advance tile and click “Apply Now”

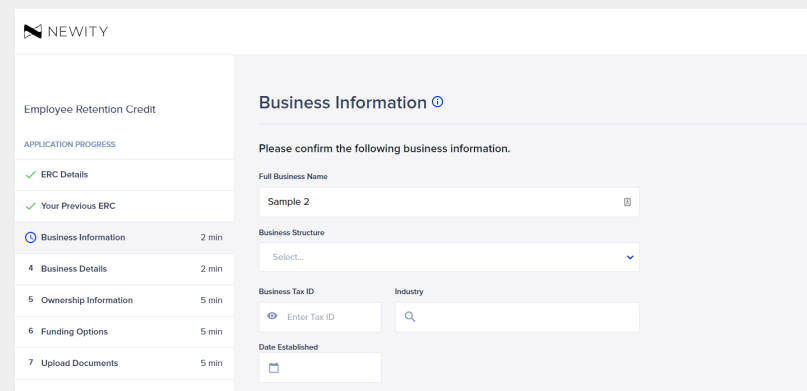


ERC Advance | Cash Back through the [Employee Retention Credit](#).

ERC FastTrack | We streamlined our ERC process to help eligible business owners get their **cash back in days, not months**, allowing you to reinvest and grow your business quickly.

[Apply Now](#)

3. Complete and submit NEWITY’s ERC application



NEWITY

Employee Retention Credit

APPLICATION PROGRESS

- ✓ ERC Details
- ✓ Your Previous ERC
- 4 Business Information 2 min
- 4 Business Details 2 min
- 5 Ownership Information 5 min
- 6 Funding Options 5 min
- 7 Upload Documents 5 min

Business Information

Please confirm the following business information.

Full Business Name
Sample 2

Business Structure
Select...

Business Tax ID
Enter Tax ID

Industry
Q

Date Established
[Calendar icon]

What to Expect



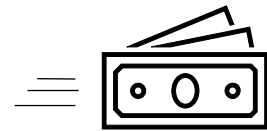
Submit
NEWITY's
application



Provide
supporting
documents



E-sign the ERC
Advance purchase
agreement



Receive cash for
your refund in as
little as **five days**

Links and Resources

NEWITY

<https://newitymarket.com/>

Log In or Sign Up

<https://portal.newitymarket.com/>

ERC Information

<https://newitymarket.com/erc-advance/>

Service & Support

<https://newitymarket.com/member-resources/>

