

Toro SWS Finance Programs (Series II & III)

February 1, 2019 through April 30, 2019

General Outline – See Toro DOB for more specific information

<u>Program TNP-6-590</u> Program Outline:	No payments for 6 months followed by 36 months at 5.90% \$150 doc fee due at signing or can be financed *
Payment Factor:	36 months = .03038
Program T0-24 Program Outline:	24 months at 0% 1 st payment due in arrears \$150 doc fee due at signing or can be financed *
Payment Factor:	24 months = .04167
Program T-190-36 Program Outline:	36 months at 1.90% 1 st payment due in arrears \$150 doc fee due at signing or can be financed *
Payment Factor:	36 months = .0286
Program T-190-48 Program Outline:	48 months at 1.90% 1 st payment due in arrears \$150 doc fee due at signing or can be finated * Business Credit History
Payment Factor:	48 months = .02166 with Western!
Program T-390-60 Program Outline:	60 months at 3.90% 1 st payment due in arrears \$150 doc fee due at signing or can be financed *
Payment Factor:	60 months = .01837
Program T-590-72 Program Outline:	72 months at 5.90% 1 st payment due in arrears \$150 doc fee due at signing or can be financed *
Payment Factor:	72 months = .01653
Program T-699 Program Outline:	 24, 36, 48, or 60 months at 6.99% (valid on new or used equipment) 1st payment due in arrears \$150 doc fee due at signing or can be financed *
Payment Factors:	24 months = .04477
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Western Equipment Finance • 503 Highway 2 West • PO Box 640 • Devils Lake ND 58301 Phone: (800) 451-7087 Fax: (800) 215-6799

Terms & Conditions

- All contracts can be booked as either an Equipment Finance Agreement or a \$1 buyout Equipment Lease Agreement. Customer can choose. All rates and terms apply to either type of contract.
- Minimum amount financed \$5,000
- Application only to \$250,000 Additional financial information required on larger requests.
- All program terms and conditions are subject to credit approval (O.A.C.)
- Programs administered and underwritten by Western Equipment Finance
- * \$150 documentation fee additional \$50 for titled equipment (i.e. trailer)
- * \$225 documentation fee in Pennsylvania due to UCC filing cost
- Dealer Participation Fee is calculated as a % of the amount financed; fee is short-funded to dealer

Customer's earn Business Credit History with WEF!

As a commercial lender, WEF reports credit/payment history only to **Commercial Credit Agencies**.

WEF does **not** report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payment history

Western Equipment Finance is a Commercial Lender

Contact Western Equipment Finance today!

Credit Applications

- Fax (800) 215-6799
- Email <u>applications@WesternEquipmentFinance.com</u>
- Online <u>Apply Now</u>

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About Western Equipment Finance

Western Equipment Finance has been in business since 1990 and is an affiliate of Western State Bank which was established in 1901. We are a full service commercial equipment finance company that provides both lease and conventional financing options on many types of equipment.

Western Equipment Finance has a strong commitment to operational excellence, providing an uncommon combination of industry experience and credibility with our customers. We provide flexibility and convenience to meet our customer's needs.

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