

Toro SWS Finance Programs

November 1, 2019 thru January 31, 2020

General Outline – See Toro DOB for more specific information

Your Customers

Business
Credit History

with Western!

Program TNP-501-12 No payments/interest until May 2020 followed by 12 months at 0%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 12 months = .08334

Program TNP-501-48 No payments/interest until May 2020 followed by 48 months at 3.90%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 48 months = .02254

Program T0-24 24 months at 0%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 24 months = .04167

Program T-190-36 36 months at 1.90%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 36 months = .02860

Program T-190-48 48 months at 1.90%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 48 months = .02166

Program T-390-60 60 months at 3.90%

Program Outline: \$150 doc fee due at signing or can be financed *

Payment Factor: 60 months = .01837

Program T-599 24, 36, 48, 60 or 72 months at 5.99%

Program Outline: \$150 doc fee due at signing or can be financed *

Dealer participation fee: 0.00%

Payment Factors: 24 months = .04432 48 months = .02348 72 months = 0.01657

36 months = .03042 60 months = .01933

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Terms & Conditions

Equipment Finance

Western Equipment Finance • 503 Highway 2 West • PO Box 640 • Devils Lake ND 58301

Phone: (800) 451-7087 Fax: (800) 215-6799

- 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

Customers 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 applications@WesternEquipmentFinance.com

Online Apply Now

 Sheila Schmaltz
 Joel Schuman

 (800) 451-7087
 (866) 806-8021

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<u>Joel.Schuman@WesternEquipmentFinance.com</u>

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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