

**Program TNP-6-24**      **No payments/interest for 6 months followed by 24 months at 0%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *24 months = .04167*

**Program TNP-6-48**      **No payments/interest for 6 months followed by 48 months at 1.99%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *48 months = .02170*

**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 T0-36**      **36 months at 0%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *36 months = .02778*

**Program T-099-42**      **42 months at 0.99%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *42 months = .02424*

**Program T-199-48**      **48 months at 1.99%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *48 months = .02170*

**Program T-399-60**      **60 months at 3.99%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factor:*      *60 months = .01842*

**Program T-499**      **24, 36, 48, 60 or 72 months at 4.99%**  
Program Outline:      \$150 doc fee due at signing or can be financed \*

*Payment Factors:*      *24 months = .04387    48 months = .02303    72 months = 0.01610*



36 months = .02997 60 months = .01887



**Toro SWS Finance Programs**  
**November 1, 2020 thru January 31, 2021**  
General Outline – See Toro DOB for more specific information

### 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
- Minimum time in business for customer's is one year
- \* \$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](mailto:applications@WesternEquipmentFinance.com)
- Online [Apply Now](#)

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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 • 503 Highway 2 West • PO Box 640 • Devils Lake ND 58301  
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.  
Phone: (800) 451-7087 Fax: (800) 215-6799