

# **Toro SWS Finance Programs February 1 thru April 30, 2021**

General Outline – See Toro DOB for more specific information

Your Customers

Business Credi<u>t History</u>

with Western!

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

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

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



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### **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 <u>applications@WesternEquipmentFinance.com</u>

Online Apply Now

#### Sheila Schmaltz

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

Joel Schuman

### **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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