



# UNLOCK YOUR POTENTIAL.

Navistar Financial Corporation is ready to help you take your business to the next level. Our expertise runs deep. In fact, International Harvester pioneered the captive finance model in 1949 and we've been a proud partner of businesses of all sizes ever since. At Navistar Financial, we focus on developing a deep understanding of customer needs and requirements so that we can provide industry-leading, customer-focused solutions.



## LOAN OPTIONS DRIVEN BY FLEXIBILITY

If you're interested in equipment ownership, new or used, a personalized loan from Navistar Financial may be right for you.

- Full payout loan with level monthly payments, the most common repayment schedule
- Level principal payments with declining interest expense
- Skip payments to meet changing cash flow needs with seasonal business
- Balloon financing alternatives to preserve monthly cash flow
- Step-up payments to pay off a loan faster by reducing principal when your budget allows
- Step-down payments for businesses with seasonal revenue
- Delayed first payment to match equipment revenue and costs

## NAVISTAR FINANCIAL PROVIDES PREMIER SERVICE AND SUPPORT

- A captive financing partner dedicated to the transportation industry
- Ease of doing business
- Industry-leading customer service
- Preserve traditional sources of liquidity
- Online account management

## WE CAN FINANCE MORE THAN JUST THE VEHICLE, INCLUDING:

- Truck bodies and vehicle modifications
- Federal excise tax / sales tax
- Vehicle titling fees
- Service solutions
- Extended service contracts





# SHAPE THE FUTURE OF YOUR FLEET.

Leasing offers a variety of benefits.<sup>1</sup> For example, customers who prefer to operate newer equipment can lease instead of purchase and typically pay lower upfront costs and monthly payments.\* Leasing is also a convenient option for customers who are not interested in owning equipment or having to sell or trade the equipment. Different lease types are available, all with fixed monthly payments throughout the lease period.

## COMPARE EQUIPMENT FINANCE OPTIONS

Comparing loan and lease products can help ensure that your business benefits from the right financing solution.

Loan vs. Lease Comparison <sup>1,2</sup>	Loan	Finance Lease	TRAC Lease <sup>3</sup>	Split TRAC Lease	FMV Lease
Flexible payment solutions	✓				
No mileage restrictions	✓	✓	✓		
Own equipment at end of term	✓	✓	✓	Optional	Optional
Finance lease for accounting purposes <sup>2</sup>		✓	✓		
Lower payments			✓	✓	✓
Minimal initial cash outlay				✓	✓
No purchase obligation at lease termination				✓ <sup>**</sup>	✓
Operating lease for accounting purposes <sup>2</sup>				✓	✓

## TAKE THE NEXT STEP.

### CREDIT APPLICATION PROCESS

When it's time to add or replace equipment, consider obtaining a line of credit from Navistar Financial.<sup>1</sup>

### PRE-APPROVED LINE OF CREDIT

A pre-approved line of credit can help your business be ready to expand when opportunity appears and have the ability to quickly fund urgent replacement of equipment. A line of credit from Navistar Financial allows you to preserve existing credit from other lenders for non-vehicle lending.

Scan the QR code to learn more about Navistar Financial solutions.



<sup>1</sup> Lease products are only available on new vehicles.

<sup>\*\*</sup> Lessor & lessee take pro rata portion of the estimated residual value risk.

<sup>1</sup> Program eligibility, actual payments, terms and down payment are determined by Navistar Financial Corporation's credit team based upon creditworthiness of customer.

<sup>2</sup> Navistar Financial Corporation does not provide or endorse any tax or accounting advice or tax strategy to its dealers, customers or potential customers. You should consult with your own tax and accounting advisor on all such matters relating to the loan or lease financings described in this brochure.

<sup>3</sup> TRAC leases are limited to motor vehicles leased to businesses and must be used for commercial purposes at least 50% of the time.

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