



Which finance product is best to keep you on the road?

Which finance product is right for you?

Businesses choose financing to acquire the equipment they need – affordably. Typically, our customers have a number of reasons to select the finance product that is best for their needs.

- ✓ Businesses that want to treat equipment payments as an operating expense for tax purposes
- ✓ Municipalities who want a loan but need the non-appropriations language of a lease
- ✓ Customers with uneven cash flows who need special payment structures
- ✓ Businesses that upgrade every few years and want the flexibility to buy or walk away at the end of the term
- ✓ Companies that want to avoid investing time and money in selling used equipment
- ✓ Rapidly growing companies who need more equipment for growth than they can afford with today's cash flow
- ✓ Customers who want to maintain existing lines of credit

Wabash National Financial Services products and structures

Standard

- True Lease (Fair Market Value)
- Full Payout Lease (\$100 Purchase)
- TRAC (Terminal Rental Adjustment Clause) Lease
- Loans

Custom Structures

- Flexible and seasonal payments designed to match your cash flow
- Step-up payment plan for growing businesses

True Lease (FMV)

With a True Lease, the Lessor (WNFS) retains ownership of the equipment and the Lessee (customer) pays for use of the equipment.

- Lowest monthly payment for Lessee.
- Best option for customers who want to return the equipment at the end of the term.
- The lease provides no fixed purchase option at the end of the lease term, other than the fair market value.
- With a True Lease, Wabash National Financial Services retains the risks and benefits of asset ownership and the Lessee retains possession and use of the asset.
- The Lessee may be able to claim lease payments as an operating expense (for more information, consult with your accountant).
- At lease-end, customers have the option to:
 - Return the equipment.
 - Purchase the equipment for "Fair Market Value" at the end of the term.
 - Continue to lease the equipment with a new lease at a reduced rate with payments based on the fair market value amount.
 - Upgrade to new equipment with a new lease.

Full Payout Lease (\$100-Out Lease)

A Full Payout Lease is the best option for Customers who know they want the benefits of leasing, but want to be assured they can own the equipment at the end of term for a nominal \$100 payment



TRAC Lease (Terminal Rental Adjustment Clause)

A TRAC Lease is designed for vehicles in commercial use that give the Lessee the option of buying the leased vehicles at a pre-determined price when the lease term expires.

- Reduces the cost of equipment to low monthly payments at a low rate.
- WNFS purchases the equipment and retains the title to the equipment – Lessee uses the equipment for the specified term at fixed monthly payments.
- At the end of the TRAC Lease term, the Lessee may choose to:
 - Purchase the equipment for the predetermined “Residual Value”.
 - If the equipment is returned to WNFS, upon equipment disposition, if the net proceeds exceeds the residual value owed, WNFS will pay the difference to the Lessee; if the net proceeds are less than the residual value, the Lessee will pay the difference to WNFS as an additional payment.

Loans

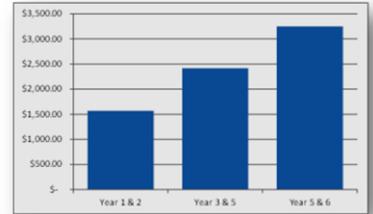
Loans are designed to provide easy, affordable equipment financing for customers who prefer to finance equipment through a non-bank financing company.

- Reduces the cost of equipment to affordable monthly payments.
- WNFS loans are easy; fast application process.
- Unlike most banks – WNFS loans may be for 100% of equipment cost plus sales tax, destination charges, etc.
- At the end of the term, the customer receives title to the equipment (without WNFS listed as lien holder).

Step-Up Payment Plans

Step-Up Payment Plans are structured to match your customer’s anticipated growth over the term of the financing

- Lower payments during the beginning of the term with predictable, gradual increases as your business grows.
- Designed for businesses with Immediate equipment needs to expand fleets to accommodate rapid growth or fulfill requirements of new business contracts.
- Monthly payment amounts matched to increased cash flow generated by use of equipment.
- Available to credit qualified customers for both lease and loan solutions.

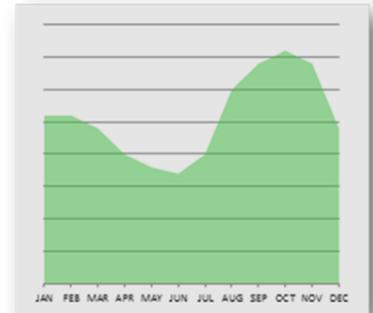


Step-Up Payment Plans allow customer to match monthly payment amounts to increased cash flow generated by use of equipment

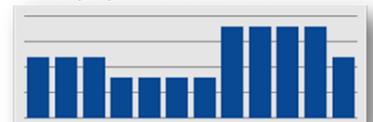
Flexible & Seasonal Payments

- Flexible & Seasonal Payments are structured with monthly payments based on your cash flow
- Payments are lower in slow months and higher when cash flow is not a concern
- Designed for businesses with seasonal but predictable cash flow
- Available to credit-qualified customers for both Lease and Loan products

When annual cash flow looks like this



Monthly Payments can look like this



Wabash National Financial Services: a name you trust, financing solutions you can count on.

To learn more about our fast, easy, competitive financing solutions – and the various finance products available through Wabash National Financial Services – ask your **Midwest Trailer Sales** representative. Or contact Wabash National Financial Services directly – by phone at 1-844-646-WNFS or visit www.wabashfinancial.com.



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