



# Retail Financing Guide



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LEAF Commercial Capital, Inc., a subsidiary of M&T Bank.

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# Why Customers Choose Financing

## **Conserves working capital and credit lines**

Maintains cash and credit for more critical needs

## **Overcomes limited budgets**

Provides an affordable option to acquire the equipment you need

## **Creates predictable cash flow**

Makes budgeting equipment acquisitions easier

## **Offers 100% financing**

Finance the entire cost of the equipment acquisition including shipping, taxes, pre-paid maintenance, etc.

## **Provides longer payment terms**

To meet any budget need, financing terms can range from 12 to 72 months



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# Equipment Financing Structures

## Equipment Finance Agreement (Loan)

The ability to finance the purchase on a loan

## \$1 Buy Out

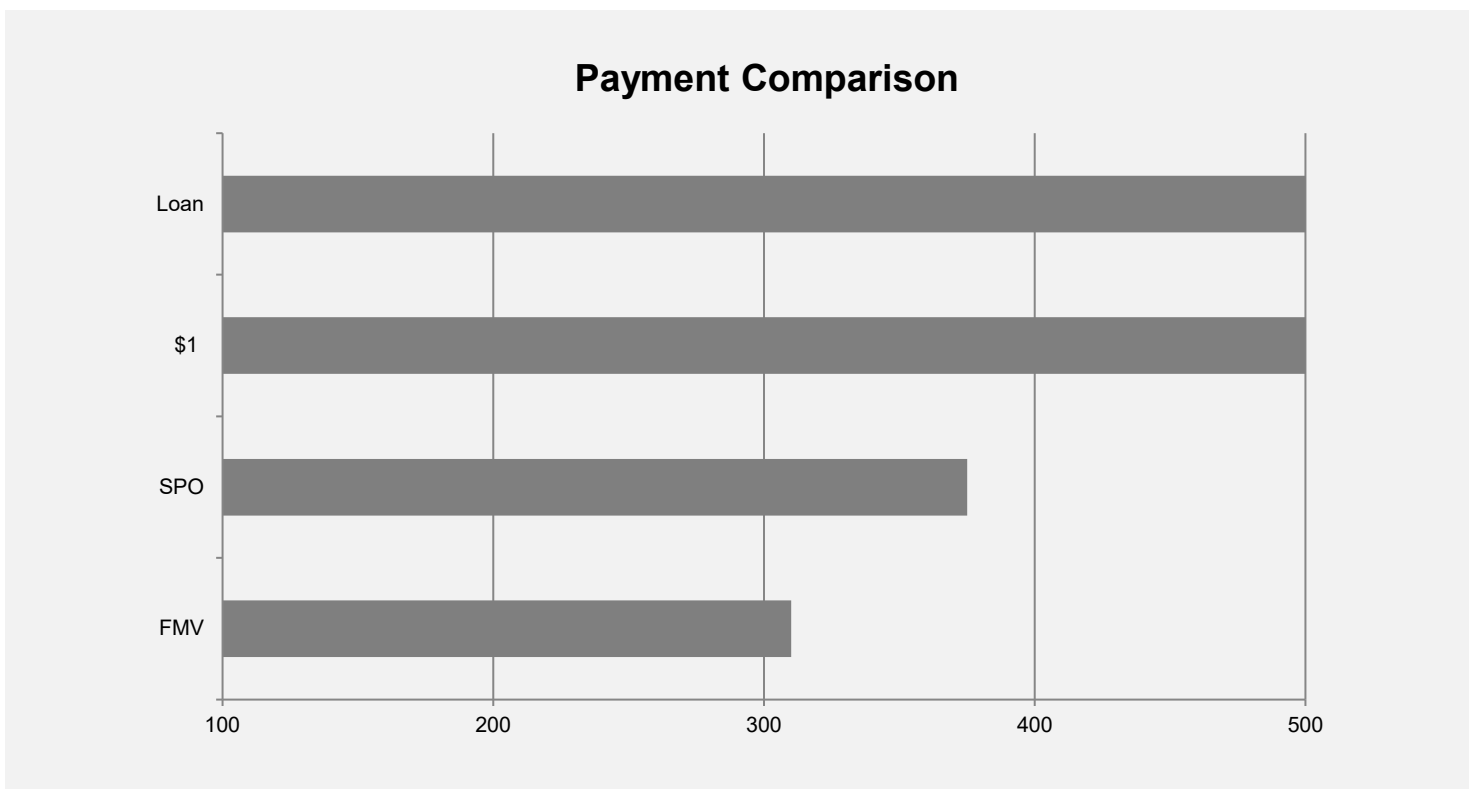
A lease with ownership at the end of the term

## Stated Purchase Option (SPO)

A low monthly payment with the comfort of a pre-determined fixed purchase option

## Fair Market Value

The lowest monthly payment with the most end-of-term options (return, month-to-month, purchase for current value)

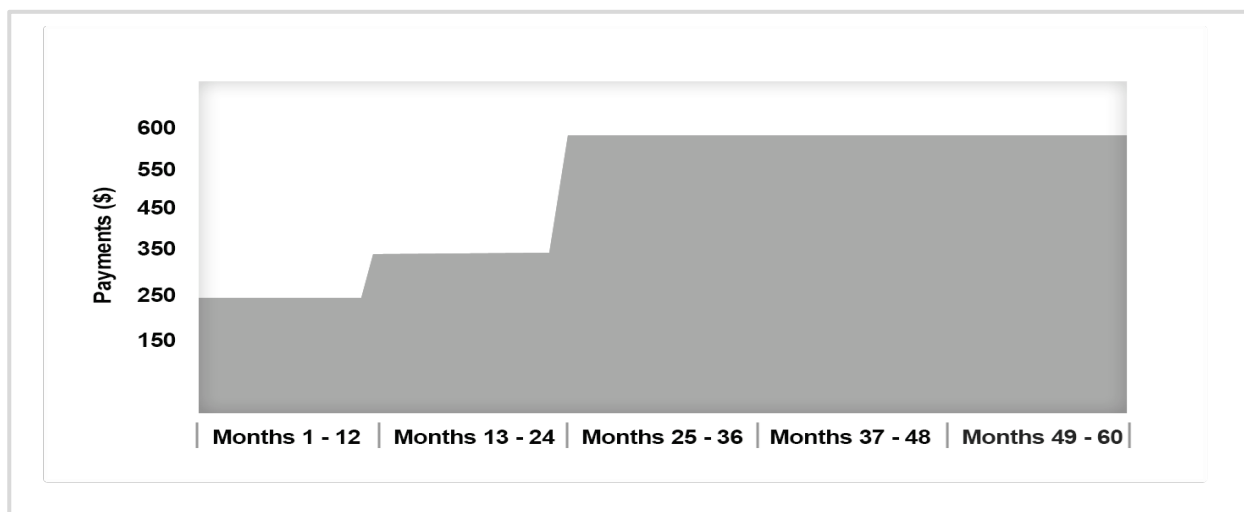


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# Seasonal and Step Payment Structures

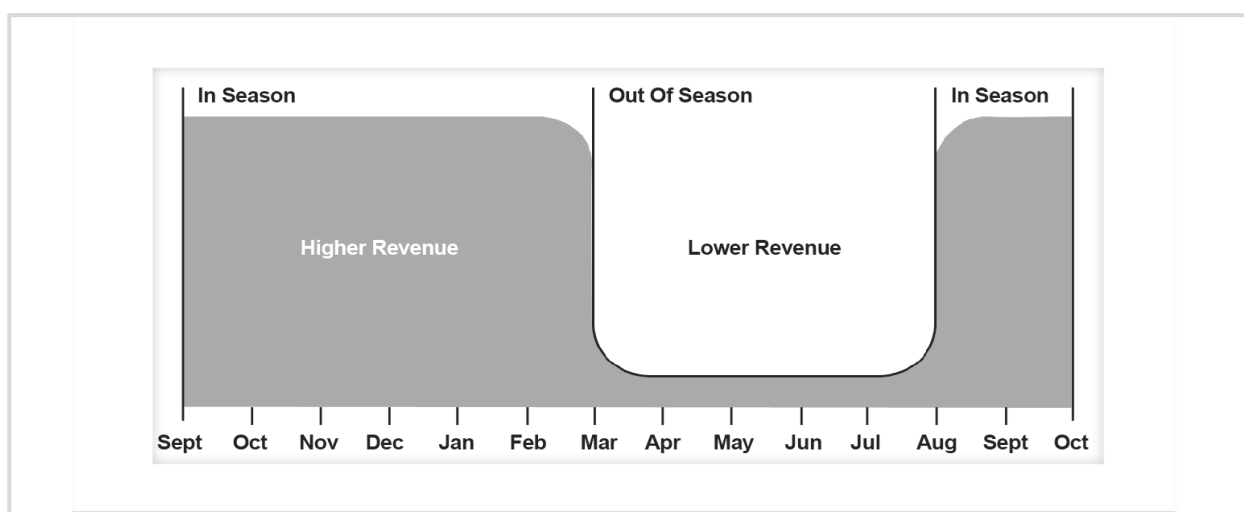
## Step Payment Plans

Perfect solution for a growing business or if you have operating budget constraints. Step your payments to match incoming revenues.



## Seasonal Payment Plans

Perfect solution for the seasonal business. Match your payments to your monthly cash flow with the Seasonal Payment Plan.



# First Payment Deferrals

## 90 Day Deferred

Perfect solution to start generating revenue before making payments. The first regular payment is not due until 90 days after your finance agreement commences. No down payment is required.



# FAQs – Credit Application

## How do I submit a credit application?

Submitting a credit application is simple and there are multiple ways of doing so to best fit the way you operate. Submit an application via email ([retailfinance@jlg.com](mailto:retailfinance@jlg.com)), text (267.520.0070), phone call (888.346.5543), or apply directly online at: <https://jlgapp.leafnow.com/>.

## What information is needed for a credit application?

For transactions under \$500,000, we only need the following information:

- Legal name of the business
- Main business address
- Main phone number
- Estimated cost, equipment description, or quote (optional)

If JLG Financial needs any additional information, we will let you know specifically what is required.



# FAQs – Credit Application

## How long does it take for a credit decision?

Applications under \$500,000 are typically reviewed with a decision provided within two business hours. Please allow more time for applications over \$500,000.

## Is there a minimum time in business requirement?

JLG Financial generally requires a minimum of two years in business. If you do not meet this requirement, please contact us to see what options you may have.





# FAQs – Documentation

## Is there a documentation fee?

Yes. There is a standard, one-time documentation fee. Ask us to find out the current cost.

## Do you accept e-signatures?

Yes. We can send our agreement via DocuSign. You can easily sign on any computer or web connected device.



# JLG Financial

JLG Financial makes it easier for you to acquire the solutions you need with our fast, flexible retail financing:

- 100% financing all makes and models, new and used (includes non-JLG)
- Flexible payment plans
- Quick and easy credit approvals
- Finance transactions as low as \$3,000
- Everything on one invoice, with one affordable monthly payment

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