



## Ventrac Finance Programs

February 1, 2024 - April 30, 2024



Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

### Ventrac Finance Program Options:

Finance Amount	Advance Payment	Program	Description	Payment Factor
\$5,000 +	N/A	VTNP-6-24	No Payments / No Interest for 6 Months followed by 24 Months at 9.80%	0.046053
		VTNP-6-36	No Payments / No Interest for 6 Months followed by 36 Months at 7.50%	0.031109
	1	VT-499-24	4.99% for 24 Months	0.043868
		VT-485-36	4.85% for 36 Months	0.029905
		VT-465-48	4.65% for 48 Months	0.022872
		VT-525-60	5.25% for 60 Months	0.018987
		VT-550-72	5.50% for 72 Months	0.016339
	1	VT-799-36	7.99% for 36 Months	0.031332
		VT-799-48	7.99% for 48 Months	0.024408
		VT-799-60	7.99% for 60 Months	0.020272

Calculate the monthly payment by multiplying the amount financed by the payment factor.

For example: \$50,000 on a 60-month term at 5.25% is  $\$50,000 \times 0.018987 = \$949.35$  monthly payment.



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## TERMS & CONDITIONS

- All programs are offered On Approved Credit (O.A.C)
- All contracts booked as an Equipment Finance Agreement or a \$1 buyout Equipment Lease Agreement
- Application only to \$250,000. Additional financial information required on larger requests
- Minimum amount financed is \$5,000
- \$199 standard documentation fee (\$250 in Pennsylvania) + additional \$75 for titled equipment
- Programs administered and underwritten by Western Equipment Finance
- Not all customers will qualify for the promotional terms; alternative terms may be offered

## Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.



### Start your application today!

- Apply Online: [Click Here](#)
- Email: [applications@westernequipmentfinance.com](mailto:applications@westernequipmentfinance.com)
- Fax: 800-215-6799