



Ventrac Finance Programs

February 1, 2026 - April 30, 2026



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	Rate	Term (months)	Payment Factor
\$5,000 +	1	VT-699-36	6.99%	36	0.030880
		VT-699-48	6.99%	48	0.023950
		VT-699-60	6.99%	60	0.019800
		VT-699-72	6.99%	72	0.017045

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

For example: \$10,000 on a 60-month term at 6.99% is $\$10,000 \times 0.019800 = \198.00 monthly payment.



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TERMS & CONDITIONS

- Commercial Customers Only. All terms offered on approved credit (OAC)
- Minimum amount financed \$5,000
- Application only up to \$250,000 - additional information required for larger requests
- First payment and documentation fee due at signing
- \$199 documentation fee (\$299 in PA). Additional \$50 for titled equipment
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC

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
- Fax: 800-215-6799