



Ventrac Finance Programs

July 1, 2023 - July 31, 2023



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 Code	Description	Term (months)	Payment Factor
\$5,000+	1	VT-0-42	0% for 42 Months	42	0.023810
		VT-0-48	0% for 48 Months	48	0.020834
		VT-399-60	3.99% for 60 Months	60	0.018413
		VT-399-72	3.99% for 72 Months	72	0.015642

Calculate the monthly payment by multiplying the amount financed by the payment factor.
For example: \$50,000 on a 60-month term is $\$50,000 \times 0.018413 = \920.65 monthly payment.



Joel Schuman

VP / National Business Development
Phone: 866-806-8021
joel.schuman@westernequipmentfinance.com

Sheila Schmaltz

Program Manager
Phone: 800-451-7087, ext 1648
sheila.schmaltz@westernequipmentfinance.com



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
- \$150 standard documentation fee (\$275 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
- Fax: 800-215-6799