

Daimler Truck Financial

Financing for Activity and Commercial Buses





From shuttle bus to tour bus, and everything in between, Thomas Built Buses offers several bus options for the many trips you'll provide. And as the captive financial services provider for Thomas Built Buses, Daimler Truck Financial's focus is helping Thomas Built customers like yourself get the financing you need to help run your business efficiently and profitably.

We Understand Your Business

Whether your focus is short trips or long journeys, whether you own and operate one bus or 10 buses, we have a finance solution for you. We understand the complexities of running a business and managing cash flow and know that these issues often require creative financing solutions. Daimler Truck Financial has the ability to craft finance programs tailor-made for your operation's needs. Let our dedicated bus financing staff help ease your budgetary concerns and enable you to acquire the buses you need *today*, while allowing you to pay for them over *time*.

Our Small Business Credit team focuses specifically on businesses with small fleets. These knowledgeable individuals can help you get the customized terms you need, quickly and with a simple process. Once you become a customer, our Client Services group will assist you with any account administrative requests like year-end interest statements, amortization schedules and payoff quotes.



Financing Choices

Daimler Truck Financial offers a complete line of products tailored to the transportation industry. Our custom finance programs for activity and commercial buses unite competitive retail finance rates¹ with your Thomas Built dealer's broad product offering. They include:

Retail Loan

This is a simple-interest, fixed payment program that locks in an interest rate. Customers can rely on a stable monthly payment for the term of the loan and own the vehicle outright at payoff.

TRAC Lease

Our Terminal Rental Adjustment Clause (TRAC) lease does not require any acquisition fee or excess mileage charges. With a TRAC lease, the customer is responsible for the residual value of the vehicle, so that value is determined with customer input. There are also multiple options at lease end including acquiring the vehicle or receiving the excess proceeds upon our sale of the vehicle.

TRAC leases usually offer lower monthly payments than retail finance contracts and may have tax benefits as well². TRAC leases are limited to motor vehicles leased to businesses and used at least 50% of the time for business purposes.

Zero TRAC Lease

The Zero TRAC lease operates similar to a TRAC lease but amortizes to \$0 at lease termination. At lease end, customers may purchase the vehicle for its fair market value³ and we will credit the customer's payments to the purchase price. Or, customers can have us sell the vehicle and we will return any net proceeds from the sale directly to them.

Benefits of Financing with Daimler Truck Financial include¹:

- Competitive rates
- Up to 100% financing with no down payment
- Annual, semi-annual, quarterly or monthly payment options
- Customized finance packages (such as variable, skip or balloon payments)
- Flexible repayment terms (based on your budget)
- Terms up to 7 years
- Used equipment financing
- Line of credit for future purchases
- Easy application process
- Simplified documentation
- On-line access to account information
- Consolidated billing



Flexible Payment Options

Daimler Truck Financial is flexible. When you finance your buses with us, you can look forward to a number of payment options to best suit the needs of your business.

Balloon Payments

These types of loans allow customers flexibility with their cash flow and are effective if a customer plans on selling the buses prior to the end of the term.

Skip/Seasonal/Token Payments

Retail contracts can be structured to account for the seasonality of the commercial transportation business, with no required payments during slow periods.

Deferred Payments

We allow qualified customers to defer payments, if needed. Life is full of uncertainties and this value-added service can provide peace of mind when you need it most.

Extended Terms, up to 84 months

To help our customers acquire the vehicles they need with a payment they can afford, we offer extended terms up to 84 months.

Lines of Credit

We offer lines of credit; an advantage that can free up operating lines of credit for normal business expenses.

No Maximum Amount Financed

We routinely fund contracts with values exceeding \$1 million.

Special Finance Programs

From time to time, we offer special finance programs in conjunction with programs sponsored by our brand partner, Thomas Built Buses. Be sure to ask what programs may be available at the time of financing your buses.

Online Support

Financing with Daimler Truck Financial has many advantages. Once you become a customer, you have access to your account information on www.daimler-truckfinancial.com. Managing your account online offers you a host of features that help you stay connected and effectively manage your accounts, 24 hours a day, 7 days a week.

On daimler-truckfinancial.com, you can:

- Make online payments
- Manage multiple accounts
- View account status
- View invoices
- Obtain forms
- Request document copies
- Contact Daimler Truck Financial

Let Us Help

Daimler Truck Financial was founded in 1974 as the captive finance arm for Daimler Trucks North America LLC. Headquartered in Farmington Hills, Michigan, we manage a portfolio that exceeds \$8 billion and includes more than 100,000 vehicles. With 40 years in the business, we still treat every customer individually and approach each situation as a unique finance opportunity.

Let our bus financing experts develop a program that meets the fiscal challenges of your budget and allows you to focus on group transportation. Our extensive experience in the commercial transportation industry allows us to structure a program that lowers your fleet acquisition costs.

Talk to your local Thomas Built Buses dealer or visit us on the web at www.daimler-truckfinancial.com to find out more about the many ways that Daimler Truck Financial can meet your financing needs. *Isn't it time you have financing that works for you?*



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For additional information, please visit daimler-truckfinancial.com or call 800-222-4221.

¹ Actual rates, terms, down payment, advance and program eligibility will be determined by Daimler Truck Financial's Credit team based on creditworthiness of customer.

² Daimler Truck Financial does not offer or endorse any tax advice, accounting advice or tax strategy to its dealers, customers or potential customers. Please consult with your tax or financial adviser for tax and accounting treatment.

³ Sales taxes may be due on the fair market value purchase in some states.