



KwikComfort[®] Financing Program



The new degree of comfort.™

The Rheem *KwikComfort*[®] Financing program is designed to do one thing: **help you increase sales** by making it even easier for your customers to get their new Rheem product. We've added features and benefits that will appeal to you and your customers. Plus, our sales staff is here to give support and make the financing process as streamlined as possible.



BENEFITS OF FINANCING

By offering the Rheem *KwikComfort*[®] Financing program to your customers, you're providing them with a variety of financing options to help them get the Rheem home comfort system they need on a payment plan that fits their budget.

With stricter regulations and lenders continuing to exit the market, consumers have fewer credit options available to them. Meanwhile, confidence is on the rise and families are beginning to make purchases that they had been putting off. Payment options encourage consumer spending, and that makes financing more important and valuable than ever.

How financing benefits Dealers:

- Can increase sales up to 50%
- Sell larger projects
- Broaden your customer base
- Improve your close ratio



UNDERSTANDING YOUR CUSTOMERS

When it comes to financing, there are three basic types of customers:

- 1) Credit-Smart** – These customers are finance-savvy and have money but would rather buy now and pay later. WPDI (with payment deferred interest) plans will appeal to them.
- 2) Credit-Conscious** – These customers follow a strict monthly budget. They're looking for a fixed-payment plan so there are no surprises month-to-month.
- 3) Credit-Dependent** – These customers tend to have poor credit, so they're looking for a plan that lets them make the lowest monthly payment possible.

By understanding these three types of customers, you're able to better direct customers to the offer that's most appealing to them.

As a general rule:

Longer-term promotions help make large-ticket purchases more affordable.

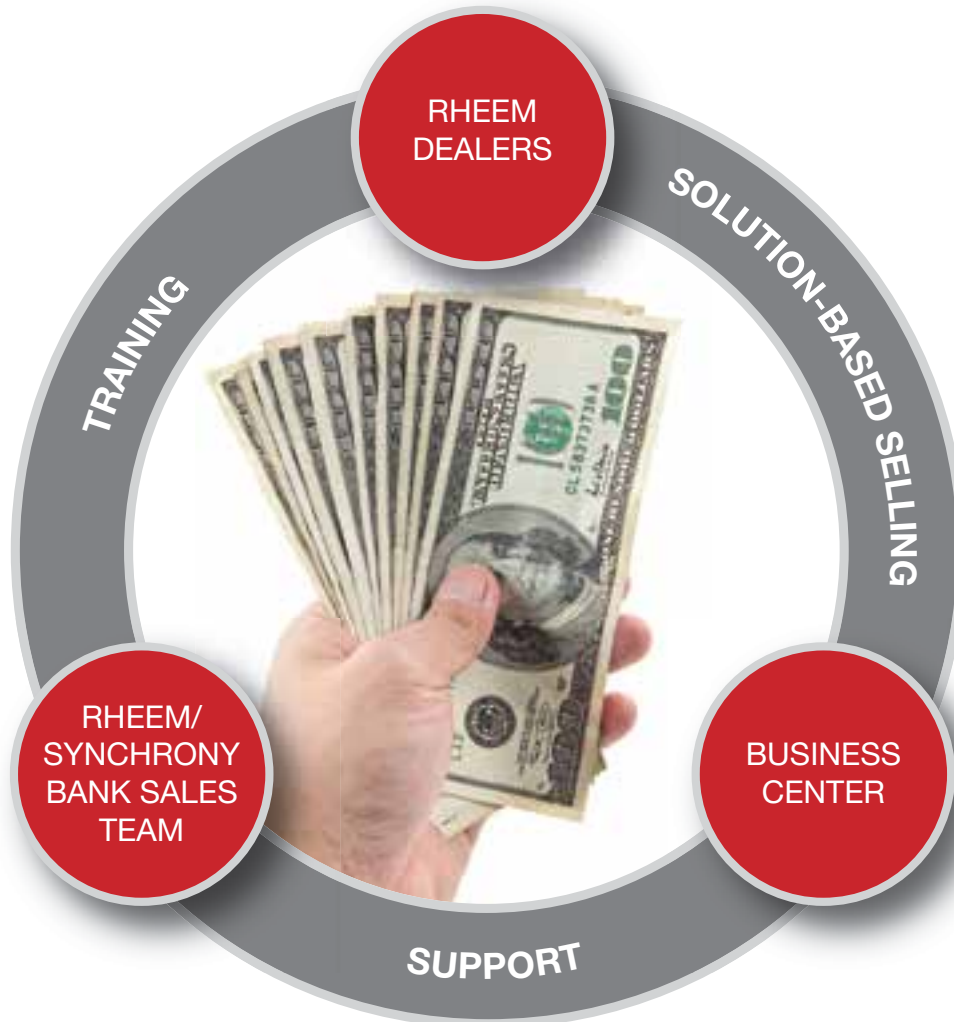
Shorter-term promotions appeal to customers making smaller purchases.



RHEEM SALES SUPPORT

The Rheem *KwikComfort*® Financing program offers a wide range of options and benefits to your customers. But just as important, we're focused on supporting you, the Dealer.

HELPING YOU CLOSE SALES



RHEEM SUPPORTS YOU WITH:

Point-of-sale processing

- Instant applications
- Credit line increases

Higher ticket sales

- Payment estimator
- Training courses

Training

- How to use financing to sell vs. repair
- How to use marketing tools for ROI selling
- How to execute in-home customer experience

Solution-based selling

- Integrating *KwikComfort*® into the sales process
- Pricing credit into the job bid
- Selling to customers based on their needs

Lead generation

- Customer list
- E-mail capture
- Business locator

Program management

- Comprehensive reporting
- Monthly statements
- Supply orders
- User permissions



HOW THE PROCESS WORKS

Submit signed consumer application

Call: 1-800-330-5189, press #2

for new applications (3-5 minutes)

Press #1 for Automated Phone Express Process (PEP)

Press #2 to speak to a Client Services Representative

OR

Fax: 1-888-679-5200 (15 minutes)

If approved, cardholder account number and credit limit issued

Obtain authorization code – must provide exact dollar amount

Install product

Approved applicant signs sales slip

Fax signed consumer application and sales slip to 1-888-679-5200

Funds direct-deposited within 24-48 hours

APPLICATION POLICY

For a single installation, it is prohibited to:

- Combine more than one of Synchrony Bank's programs
- Create multiple consumer accounts at the same property
- Combine Synchrony Bank's program with another lender's program

Failure to comply with this policy may result in termination of the Dealer's Synchrony Bank program(s).



KEY CONTACTS

Client services: 1-800-330-5189

Process applications, press #2

To phone in customer applications

Authorizations, press #3

To receive an authorization code for sale

Funding inquiries, press #4

For verification of funding and date of sale posting

Cardholder account number look-up, press #5

To verify customer account number for repeat purchase

Orders/questions, press #6

For questions about promotions or to order supplies

Fax line: 1-888-679-5200

To fax applications and/or sales slips to Synchrony Bank

Customer service: 1-800-250-5411

For cardholders with account questions



The new degree of comfort.™

Rheem Heating,
Cooling & Water Heating
P.O. Box 17010, Fort Smith, AR 72917



Rheem manufactures residential & commercial heating, cooling and water heating products. "In keeping with its policy of continued progress and product improvement, Rheem reserves the right to make changes without notice."

Printed in the U.S.A.
9/14 QG Form No. M11-1600 Version 2 Dealer Brochure