

Daimler Truck Financial

Financing for Vocational Trucks





At Daimler Truck Financial, every customer is important. We've been doing business that way since day one, which is why we have been a leader in the industry for close to 40 years.

As the commercial captive finance provider for Daimler Trucks North America, our sole focus is on financing commercial vehicles, making your vocational truck financing needs priority one. Our strength in the commercial vehicle industry, coupled with our flexibility as a captive finance company make us ideally suited to support our customers' finance needs, whether you're financing refuse vehicles or dump trucks. We are driven to provide specialized finance and lease solutions to help customers run their businesses efficiently and profitably.

We Understand Your Business

Nobody does more to deliver the right financing product with all the necessary requirements for the vocational customer than Daimler Truck Financial. We understand that your equipment has different uses and lifecycles. We have a Vocational Credit Team dedicated to provide financing solutions to fit your particular needs, no matter what vocational segment your business is in. Let us help you with financing that offers extended terms, seasonal payments or balloon payments. We can even structure a solution to finance the truck, body and additional equipment into one package.



Vocational Finance Alternatives

Our Vocational Credit Team works solely with vocational customers. Specifically trained for various vocational business segments, these individuals understand the credit needs of your business and can help structure a finance package to suit your specific requirements. They know your business and work with customers like yourself every day.

Daimler Truck Financial offers a complete line of finance and lease products¹ tailored to vocational customers. Our custom finance and lease products unite competitive rates with your Freightliner Trucks dealer's broad inventory of vehicles.

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 Lease²

Our Terminal Rental Adjustment Clause (TRAC) lease allows customers to establish the residual value of the vehicle at the beginning of the term. At lease end, customers may purchase the truck for its pre-determined TRAC value or return it to DTF. If returned, and the truck exceeds the pre-determined residual value, DTF will return the net proceeds to the customer. If the value is less, the customer is responsible for the difference. TRAC leases usually offer lower payments than retail finance structures and may have tax benefits as well.

Zero TRAC Lease²

The Zero TRAC lease operates similar to a TRAC lease but amortizes to zero. At lease end, customers may purchase the vehicle for its fair market value and DTF will credit the customer's payments to the purchase price—resulting in no out-of-pocket costs beyond potential sales tax.*

Modified TRAC Lease²

Similar to a TRAC lease, the Modified TRAC lease provides a residual value and offers ownership opportunities at lease end with a specific dollar amount limitation of liability.

* In some states this is a taxable transaction at lease end. Check with your tax accountant for details.



Flexible Payment Options

Daimler Truck Financial is flexible. When you finance your vocational truck with us, you can look forward to a number of payment options to best meet 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 equipment prior to the end of the term.

Skip/Seasonal/Token Payments

Retail contracts can be structured to account for the seasonality of a customer's vocational business, with reduced or potentially no required payments during slow periods.

Deferred Payments

Life is full of uncertainties. If you find that you need to defer a payment, we will work with you to figure out how to get you through that unexpected time.

Extended Terms

We offer extended terms to help our customers acquire the vehicles they need with a payment they can afford.

Lines of Credit

We offer lines of credit; an advantage that can free up operating lines of credit for normal business expenses. Unlike banks, we charge no fees and require no compensating balances.

No Maximum Amount Financed

We routinely fund contracts for multiple vehicles with values exceeding \$1 million, including certain body financing for vocational customers.

Special Finance Programs

From time to time, DTF offers special finance programs in conjunction with programs sponsored by our brand partners. Be sure to ask what programs may be available at the time of financing your truck.





Daimler Truck Financial

Daimler Truck Financial prides itself on being able to provide a variety of finance solutions to fit nearly any vocational customer's need. Whether it's offering a seasonal payment solution or extended terms, our team of dedicated professionals can help design the finance contract that best fits your vocational business.

For additional information and to locate a dealer, please visit daimler-truckfinancial.com or call 800-222-4221.

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

² Consult with your accountant or tax advisor for any tax implications with TRAC, Zero TRAC and Modified TRAC leases.

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