

Daimler Truck Financial

Financing for Owner-Operators and Small Businesses





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 you and your 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 the finance needs of owner-operators and small businesses. We are driven to provide specialized finance and lease solutions to help customers run their businesses efficiently and profitably.

We Understand Your Business

Daimler Truck Financial knows owner-operators and small businesses. Whether you own and operate one truck or nine, we have a finance solution for you. We understand the complexities of running a small business and managing cash flow. Often these issues require creative financing solutions. You can turn to Daimler Truck Financial for finance and lease products designed for your unique situation.

Our Small Business Credit team focuses specifically on owner-operators and small businesses. 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 for Owner-Operators and Small Businesses

Daimler Truck Financial offers a complete line of finance and lease products¹ tailored to owner-operators and small businesses. Our standard finance programs for trucks unite competitive retail finance rates with your participating dealer's broad inventory of new vehicles. 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 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.

Fair Market Value (FMV) Lease

The FMV lease is one of our most flexible finance products. At the end of the lease term, customers have the option to purchase the truck for its current Fair Market Value (plus other amounts or fees that may be due under the lease) or simply return the truck, subject to inspection and certain return conditions and mileage restrictions. It typically requires a lower initial cash outlay and lower monthly payments than through a traditional loan.

* 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 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 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.

No Maximum Amount Financed

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

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.

Truck Insurance Options

Did you know that as a Daimler Truck Financial customer you can receive some of the best truck and business protection programs³ in the industry? As we all know, protecting business assets is necessary and when not managed properly it can cost you a great deal in premiums and potential loss from lack of coverage.

Daimler Truck Financial is working with EPG Insurance to make insurance products available to our customers. By collaborating with one of the most respected insurance organizations in the commercial vehicle industry, DTF customers can receive the best truck protection programs available in addition to superior financing options.

GAP (Guaranteed Asset Protection)

Provides coverage in a total loss situation where there is a balance on the vehicle loan. Coverage is available for new or used trucks or trailers.

GAPplus (GAP + Total Loss Protection)

Provides not only GAP coverage, but expands coverage to include a settlement of up to \$10,000 to be used at the dealership to help you defray the costs related to replacing the totaled vehicle.

Physical Damage

Provides insurance for physical damage to the covered truck or trailer.

Non-Trucking Liability (NTL)

Provides a permanently leased owner-operator limited liability coverage when the vehicle is operated specifically for personal and non-business purposes and is not under dispatch.

30-Day Drive-Away

Provides temporary physical damage and NTL coverage for customers leasing with a carrier who plan to purchase insurance through the carrier.



Contact EPG at 866-653-8902 or at daimlertruckfinancial@epgins.com for a free, no obligation quote.



Daimler Truck Financial

Financing with Daimler Truck Financial has its advantages. Once you become a DTF customer, you have access to your own personal page on the Daimler-TruckFinancial.com web site, where you can easily manage your account, make online payments, view account status, request document copies and more.

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.

³ Policies and claims are administered by EPG Insurance, Inc., a licensed insurance agency ("EPG"), and are underwritten by carriers with an AM Best rating of "A" or better. Savings vary by customer and are not guaranteed. Stated coverage is not available in all states. GAP is not an insurance policy or contract of insurance and is only available on equipment financed with Daimler Truck Financial. Please contact EPG for a full description of all applicable terms, conditions and benefits provided. Mercedes-Benz Financial Services USA LLC d/b/a Daimler Truck Financial ("MBFS") is not an insurer, agent or broker of insurance. Daimler Insurance Agency LLC, a subsidiary of MBFS is a licensed insurance agency. All insurance information is provided through EPG.