

Daimler Truck Financial

# Your Guide to Financing





## We Understand Your Business

**We understand the requirements of owner-operators, large and small fleets, vocational segments and municipalities. Discover how we can help you. Consult with us on your next purchase or lease of a new or used vehicle from your Freightliner Trucks dealer.**

### **Owner-Operators and Small Businesses**

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. Our Small Business Credit team focuses specifically on the owner-operator and small fleet. 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 account administrative requests like year-end interest statements, amortization schedules and payoff quotes.

### **Fleets**

Nobody does more to deliver the right financing product with all the necessary requirements for the fleet customer than Daimler Truck Financial. Fleet customers have unique circumstances and requirements for doing business. We have Fleet Credit and Service Teams dedicated to providing financing solutions to fit those particular needs, and to provide the individualized service that larger fleets require. Every day we help fleet customers with application of funds, contract documentation, title releases, registrations and more. We offer transactional financing as well as lines of credit. No other finance source can boast such knowledge and service.

**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 our customers' finance needs. We are driven to provide specialized finance and lease solutions to help customers run their businesses efficiently and profitably.



### **Vocational**

Vocational customers have very specific and special finance needs. Daimler Truck Financial understands that your equipment has different uses and lifecycles and has a Vocational Credit Team dedicated to provide financing solutions to fit your particular needs, no matter what vocational segment your business is in. We can 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.

### **Municipal**

Daimler Truck Financial has extensive experience working with states, counties, cities, colleges, school districts and other municipal entities. Our dedicated and highly experienced municipal financing staff understands all the nuances that make municipal financing different from traditional retail financing, and because of this we can offer you better solutions than you'll likely find elsewhere. Our municipal financing experts can develop a program for your city, district, state or other qualifying municipality that meets the fiscal challenges of your budget to stretch available funds. For example, we offer financing with semi-annual and arrears payments, providing a significant benefit for some municipalities.



## **A Complete Line of Finance and Lease Products**

Daimler Truck Financial offers a complete line of finance and lease products<sup>1</sup> for commercial vehicle owners. Our customized finance and lease packages unite competitive finance rates with your Freightliner Trucks 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 Lease<sup>2</sup>**

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 Lease<sup>2</sup>**

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 Lease<sup>2</sup>**

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.

### **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.

### **Municipal Financing**

Daimler Truck Financial has leases structured especially for municipalities, which may have specialized needs beyond commercial customers. Our extensive experience in municipal financing can help structure a program that lowers your effective equipment acquisition costs by taking full advantage of all available tax benefits, low municipal rates and flexible repayment terms. We'll work with you to extend the power of limited capital to help acquire the vital equipment your community needs. (An entity must meet IRS requirements for a municipality to take advantage of municipal financing benefits.)

### **Flexible Payment Options**

Daimler Truck Financial offers customized financing solutions. When you finance your trucks with us, you can look forward to a number of payment options to best meet the needs of your business. These include:

- Balloon Payments
- Skip/Seasonal/Token Payments
- Deferred Payments
- Extended Terms
- Lines of Credit
- No Maximum Amount Financed
- Special Finance Programs



## Insurance Overview

Did you know that as a Daimler Truck Financial customer you can receive some of the best truck and business protection programs<sup>3</sup> 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 working together 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.

## Owner-Operator Insurance

### **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.

### **GAP Plus (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.



## Small/Medium Fleet Insurance

### **GAP (Guaranteed Asset Protection)**

Coverage waives a portion or all of what is owed on a finance contract after an insurance settlement is paid for the total loss of a vehicle.

### **Physical Damage Insurance**

Provides insurance coverage for physical damage to the covered truck or trailer throughout the U.S. and Canada, with available options including collision, comprehensive items and specified perils.

### **Primary Liability**

Provides protection against legal liability arising out of the ownership, maintenance or use of any insured truck. It will pay damages for bodily injury or property damage for which the insured is legally responsible because of an accident.

### **Cargo**

Provides coverage for freight that is damaged or lost while in transit. Policies also cover damage caused by extreme weather conditions, product spoilage or public authority confiscation.

### **Business Owner's Policy (BOP)**

A money saving insurance package combining both property insurance and business liability insurance. Coverage includes property damage, business interruption and business liability, all items that normally are acquired in separate, more costly policies.



Contact EPG at 866-653-8902 or at [daimlertruckfinancial@epgins.com](mailto:daimlertruckfinancial@epgins.com) for a free, no obligation quote.



## Customer Support

No commercial finance company offers better customer support than Daimler Truck Financial, and our customer satisfaction scores prove it. We have specific departments designed for the special needs of our diverse customers.

### **Small Business Credit and Client Services**

The Small Business Credit and Client Services groups are responsible for the credit decisions and the day-to-day service support for owner-operators and small businesses. These individuals help customers by responding to all requests and questions. Their mission is not only to communicate with the customer but to understand and complete the customer's request through specialized account teams that understand the commercial vehicle industry. This expertise cannot be found in banks or credit unions.

### **Vocational Credit and Services**

The Vocational Credit and Services teams at Daimler Truck Financial understand the vocational market. Vocational trucks have different characteristics than highway trucks and need different financing solutions, whether it is extended terms, seasonal payments or body financing. Our vocational teams can help you get the exact financing you need based on your business and your operation.

### **Fleet Credit and Services**

Daimler Truck Financial's Fleet Services group provides customer service support for all fleet customers. Fleet Services provides a personalized approach to meet each fleet's varying needs and make it easier for them to run their businesses. Every day they help fleet customers with application of funds, contract documentation, title releases, registrations and more. Fleet Services is aligned directly with the Fleet Credit Department, which allows them to obtain needed information, make decisions and respond to customer financing requests quickly.

### **Online Support**

Financing with Daimler Truck Financial has its advantages. Once you become a DTF customer, you have access to your account information on [www.daimler-truckfinancial.com](http://www.daimler-truckfinancial.com). Managing your account online offers you many features to help you stay connected and effectively manage your accounts, 24 hours a day, 7 days a week.



## Daimler Truck Financial

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

For additional information and to locate a dealer, please visit [daimler-truckfinancial.com](http://daimler-truckfinancial.com) or call 800-222-4221.

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

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

<sup>3</sup> 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.