

Western Equipment Finance offers competitive leasing options and the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power leasing professionals. We underwrite, fund, and service in-house.

### **Lease Options for Gravely JSV**

Lease Amount	Annual Hours	Term (Months)	Customer Payment Factor	Customer Purchase Option %
\$5,000+	250	24	0.029290	48%
		36	0.022500	43%
	400	24	0.031180	43%
		36	0.023710	38%
	600	24	0.033080	38%
		36	0.024910	33%

Calculate your monthly payments by multiplying equipment price by payment factor. Example: A \$20,000 piece of equipment on a 24-month loan, 400-hour option is  $$20,000 \times 0.031180$ , which equals a monthly payment of \$623.60 (plus tax).

**Experience the difference and choose Western Equipment Finance today!** 

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#### **TERMS & CONDITIONS**

- Commercial Customers Only. All terms offered on approved credit (OAC)
- Minimum amount financed \$5,000
- Application only up to \$250,000 additional information required for larger requests
- First payment and documentation fee due at signing
- \$199 documentation fee (\$250 in PA). Additional \$75 for titled equipment
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC

#### **EXAMPLE TIMELINE FOR 24 MONTH LEASE**

April 1, 2025

**Equipment Leased** 

January 1, 2027

Customer to Notify WEF of Intent to Purchase or Return Equipment 90 Days Prior to Lease End April 1, 2027

Original Lease Ends

# Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to Commercial Credit Agencies. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.



## Start your application today!

- Apply online: Click Here
- Email: applications@westernequipmentfinance.com
- Fax: 800-215-6799