



**GRAVELLY JSV  
LEASE PROGRAMS**  
October 1, 2024 - December 31, 2024

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 Gravelly JSV**

Lease Amount	Annual Hours	Term (Months)	Customer Payment Factor	Customer Purchase Option %
\$5,000+	250	24	0.029428	48%
		36	0.022637	43%
	400	24	0.031318	43%
		36	0.023838	38%
	600	24	0.033208	38%
		36	0.025039	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 x 0.031318, which equals a monthly payment of \$626.36 (plus tax).

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

**Joel Schuman**

VP / National Business Development  
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**Ashley Schuster**

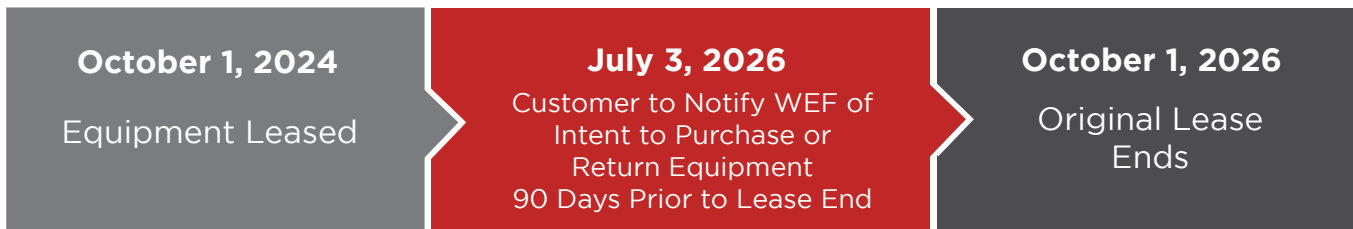
Program Manager  
Phone: 701-665-1606

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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



## 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](mailto:applications@westernequipmentfinance.com)
- Fax: **800-215-6799**