



## Z Turf Equipment Finance Programs February 1 through April 30, 2020

Program ID	Term	Payment Factor	Customer Rate	Advance Payment
Z-599-24	24	0.04432	5.99%	1
Z-599-36	36	0.03042	5.99%	1
Z-599-48	48	0.02348	5.99%	1
Z-599-60	60	0.01933	5.99%	1

Equipment Cost x Payment Factor = Monthly Payment Amount

Example: \$10,000 on a 36 month term  
\$10,000 x 0.03042 = \$304.20 Monthly Payment

### Terms & Conditions

- Commercial Customers Only
- All contracts can be booked as either an Equipment Finance Agreement or a \$1 buyout Equipment Lease Agreement. Customer can choose. All rates and terms apply to either type of contract.
- Programs valid on new Z Turf Equipment
- All programs are offered on approved credit (O.A.C.)
- Minimum amount financed \$5,000
- Application only to \$250,000 – Additional financial information required on larger requests.
- Programs administered and underwritten by Western Equipment Finance
- \$150 documentation fee – additional \$50 for titled equipment (i.e. trailer)
- \$225 documentation fee in Pennsylvania due to UCC filing cost

### Credit Application Submission to WEF:

Email: [Applications@WesternEquipmentFinance.com](mailto:Applications@WesternEquipmentFinance.com)

Web: [Western Equipment Finance](http://WesternEquipmentFinance.com)

Fax: (800) 215-6799

Credit decision will be communicated to the dealer in 30 - 90 minutes

### *Call Western Today!*

Phone: (800) 451-7087

Fax: (800) 215-6799

Sheila Schmaltz

(800) 451-7087

[Sheila.Schmaltz@WesternEquipmentFinance.com](mailto:Sheila.Schmaltz@WesternEquipmentFinance.com)

Joel Schuman

(866) 806-8021

[Joel.Schuman@WesternEquipmentFinance.com](mailto:Joel.Schuman@WesternEquipmentFinance.com)

*Western Equipment Finance has been in business since 1990 and is an affiliate of Western State Bank which was established in 1901. We are a full service commercial equipment finance company that provides both lease and conventional financing options on many types of equipment.*

*WEF has a strong commitment to operational excellence, providing an uncommon combination of industry experience and credibility with our customers. We provide flexibility and convenience to meet our customer's needs.*

503 Highway 2 W \* Devils Lake, ND 58301  
Phone: (800) 451-7087 Fax: (800) 215-6799

