



Retail Finance Rates for JLG, SkyTrak & Lull (Telehandlers)

Wells Fargo Equipment Finance | Construction Group
2700 South Price Road (3rd Floor), Chandler, AZ 85286

Effective through February 2015

Fax Applications to: 877-248-6955
For Questions Please Call: 877-248-7007

Full Payout New Telehandler Equipment, 0 Advance Payment (subsidized) New Telehandler Equipment, 0 Advance Payment (subsidized) No Dealer Participation Required

Term - Months	12	24	36	48	60
Customer Rate	0.00%	1.77%	2.96%	3.57%	4.07%
Payment Factor	0.08334	0.04244	0.02906	0.02239	0.01845

Fair Market Value Lease

New Telehandler Equipment (current & prior model year equipment) , 1 Advance Payment (subsidized) No Dealer Participation Required

Term - Months			36	48	60
FMV Payment Factor			0.01881	0.01575	0.01383

Full Payout, All New JLG Equipment (includes AWP), 0 Advance Payment (Non-Subsidized) No Dealer Participation Required, Transactions must be greater than \$50,000

Term - Months		24	36	48	60
Customer Rate		4.20%	4.30%	4.55%	4.90%
Payment Factor		0.04351	0.02966	0.02283	0.01883

Other payment structures are available upon request.

FMV Lease Payment Factors are based on equipment being used less than 1000 hrs per year in a normal clean, application.

FMV Lease Payment Factors may only be used on new current & prior model year equipment only

Program terms and rates are subject to change without notice, all subsidized rates are subject to the approval of JLG and may not be used in conjunction with any other specials or discounts.

JLG will subsidize 100% of the finance amount less any documentation fees.

The following distributors do not qualify for these program rates: United Rentals, Hertz Equip. Rental, Sunbelt Rental, NES & Neff Equip.

Eligible Equipment for Subsidized Rates:

- New JLG, SkyTrak & Lull Telehandlers- shipped directly from the factory & invoiced within the last 12 months.

Please fax applications to 1-877-248-6955 or Email equipment.finance@wellsfargo.com

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JLG, SkyTrak, Lull
Telehandler Retail Finance Plans
Rates are valid for the month of February 2015

Standard Retail Loan Program (0% Dealer Subsidy Participation)

Term (Months)	12	24	36	48	60
Customer Rate	0.00%	1.77%	2.96%	3.57%	4.07%
Payment Factor	0.08333	0.04244	0.02906	0.02239	0.01845

Payment factors above are based on payments in arrears.

Rate calculations with dealer participation and/or skip payments are available. Please call for details.

Retail Lease Program

Term (Months)	36	48	60
Payment Factor (10% Purchase Option)	0.02636	0.02040	0.01691
Payment Factor (FMV Purchase Option)	0.01658	0.01463	0.01344
FMV Residual Percentage	48%	40%	32%

Lease payment factors are based on one payment in advance.

The residuals shown above assume normal machine wear and typical annual usage (up to 1,000 hours per year).

All rate calculations are based on a 365 day year, monthly compounding, normal amortization.

Program Terms

1. Eligible Customers: All legitimate arms length retail sales. No sales to distributor rental fleets.
2. Ineligible Distributors: United Rentals, Hertz Rental, Sunbelt Rentals, NES, Neff.
3. Eligible Equipment: New Lull, SkyTrak, JLG Telehandlers shipped directly from the factory, and distributor stock and rental inventory purchased up to 12 months from the date of shipment from the factory. Approval is contingent on review and acceptance by JLG.
4. Ineligible Equipment: Used machines, trade-ins, and repossessions (second title machines), stock pickers, vertical mast lifts, scissor lifts, boom lifts, trailers and tow pro models.
5. Minimum finance amount for transactions with 12-month terms: \$50,000.00.
6. Manufacturer Subsidy Limit: JLG will subsidize 100% of the amount financed less any documentation fees.
7. Rates & terms are subject to change without notice.
8. Rates only valid for transactions that are credit approved and subsidy approved in the month of February 2015.

All New AWP JLG Equipment: Non-Subsidized Retail Rates (\$50,000 minimum - 0% Dealer Subsidy Participation)

Term (Months)	24	36	48	60
Customer Rate	4.15%	4.29%	4.49%	4.85%
Payment Factor	0.04349	0.02965	0.02280	0.01880

Bank of the West Equipment Finance Guidelines

1. Documentation & UCC fee: \$300.
2. Trinity offers application only up to \$250,000.
3. Typical Down Payments, Trade-in, Rental Credit: 0%-20% based on credit.
4. All transactions require credit approval by Bank of the West.



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CONTRACTS

CONSTRUCTION EQUIPMENT Financing Team



JLG, SkyTrak, Lull Telehandler Retail Financing Rates February 1, 2015 through February 28, 2015

Telehandler – Retail Loan Rates (Subsidized)	24	36	48	60
Customer Rate (Equal Monthly Installments)	2.15%	3.00%	3.55%	3.95%
Customer Payment Factor (Full Payout, 0 Advance Payments)	.0426082	.0290817	.0223779	.0183928

No other Dealer Participation Required

Telehandler – Retail Fair Market Value Lease				
Customer Payment Factor (FMV, 1 Advance Payment) Based on 1,500 hours per year and normal, clean application	.0276464	.018069	.0152631	.0134470

No other Dealer Participation Required

Non Subsidized Retail Loan Rates – All New JLG Equipment	24	36	48	60
DLL's Customer Rate (Equal Monthly Installments)	3.95%	4.20%	4.50%	4.80%
Customer Payment Factor (Full Payout, 0 Advance)	.0434027	.0296130	.0228035	.0187797

No other Dealer Participation Required

Program Guidelines

- Call your DLL Representative for transactions over \$250,000
- All transactions are subject to credit approval by De Lage Landen
- Credit approval is good for 90 days, rates are good for 30 days after credit approval
- Payment factors in arrears
- \$250 documentation fee for transactions up to \$100K, \$350.00 for transactions \$100,001 and over will apply includes UCC filing fee, lien search fees extra when applicable
- Rates and payment factors are subject to credit and may change at any time without notice
- Financial statements are typically required for transactions over \$250,000 and may be required for smaller transactions
- Fixed purchase option and Fair Market Value (FMV) leases with different hour levels, please call for an individual quote
- Skip payment calculations available upon request
- Non subsidized rates valid on all new models of JLG manufactured vertical masts, scissor lifts, boom lifts, trailers or tow-pro models
- Please call for quotes on used equipment

Program Eligibility Requirements

- This program is offered through Authorized JLG dealers only for legitimate arms length retail transactions. Distributor rental fleet transactions will not be honored. The following distributors do not qualify for these program rates: United Rentals, Hertz Equip, Sunbelt Rental, NES & Neff Equip.
- Subsidized program valid on all new models of JLG manufactured brands of telehandlers, JLG, Skytrak, and Lull. Shipped directly from factory, distributors stock, or rental units purchased up to 1 year from the original date of shipment from factory

Using the Program

- To initiate the program, please call your De Lage Landen Representative
- A completed customer credit application is required. Once the customer is credit approved and the terms of the deal are completed, De Lage Landen will send a subsidy approval request to JLG Financial Solutions. JLGFS will verify machine eligibility as well as the interest rate being requested and return a approval/denial to De Lage Landen. De Lage Landen then proceeds to finalize the transaction

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