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Tips to Finance Your Fleet Business

As an owner/operator of a business, tackling the never-ending to-do list each day can seem like a challenge — especially when that list involves thinking about your finances. When they aren't top of mind, your business's stability and growth can be negatively impacted. This is especially tricky for businesses with company vehicles.

The good news is you can make strategic decisions for your fleet by taking a look at the bigger picture of your business. Evaluating your vehicles' intended usage, company finances, and overall budget can help you streamline the fleet management process and set you up for success.



Think MAST

Miles — How many miles does your fleet anticipate driving this year?

Application — Does your company have the right vehicles for the job? In other words, are your vehicles hauling feathers or cement?

Specifications — What vehicle equipment is needed: towing and hauling, custom storage, or onboard power?

Term — A good replacement cycle plan can help save you money in the long run.



Understand Your Company's Fleet Finances

Plan and set goals — Take stock of your current vehicles and expected replacement cycle. Don't wait until a vehicle is needed. Your business goals should include plans for future changes.

Review past expenses — Past expenses can provide a reference point for what to include in a fleet budget and highlight areas that need attention.

Forecast — To forecast potential costs for your fleet, try increasing a previous year's budget by a flat percentage, or start from scratch.

Track results — It's essential to make this a routine part of your business processes.



Determine Your Best Financing Option

Lease or own — Compare the advantages of each. While leasing may have lower payments freeing up funds, owning allows for less frequent turnover and mileage flexibility.

Fleet financing — Get a commercial fleet financing consultant. In addition to expertise in fleet financing, Ford Pro™ FinSimple® offers a Commercial Line of Credit (CLOC) that helps fleet owners save time. A CLOC provides easy, transparent financing with flexible terms that are ready to be used anytime throughout the year.*



Find a Commercial-Centric Dealership

Establish a relationship — Look for a dealership that has experience in commercial vehicles. This ensures you receive help for your business-specific needs. When you're ready to finance, they're ready to deliver throughout the purchasing process and the life of your vehicle.

Service is key — Good vehicle service helps you avoid downtime with streamlined maintenance, repairs, and parts to keep your fleets in working order. Some dealerships even provide 24/7 mobile service.**

*Subject to initial approval, ongoing eligibility, and periodic reviews. **Ford Mobile Service is offered by participating dealers and may be limited based on availability, distance, or other dealer-specified criteria. Does not include parts or repair charges.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.



FinSimple®

Financing Benefits



More Freedom to Grow Your Business

Why finance? Well, quite simply there are a lot of reasons. Not only does it preserve your cash flow, it can help protect the money you've invested into your fleet operations.



Protect Your Cash Flow

One of the main reasons businesses fail is a lack of adequate capital. However, when you take advantage of our financing options, you preserve your cash. This can help to free you up to invest in and market your business, which is pretty important to helping it grow.



Investment Opportunities

Investing may be a better option for your business. For instance, a contingency fund in a high-yield savings/money market account could earn more interest at 4% than you would pay in interest on an 8% loan due to compound interest. By financing, you have more flexibility to invest in your business or save for unexpected financial challenges.



GAPCoverage

Life happens. Sometimes a vehicle becomes a total loss. Paying cash means you might not recoup the total amount of money you paid for the vehicle. When you finance, you have the option to purchase Commercial GAPCoverage, which protects you in a total loss situation by covering the difference between the amount owed on the vehicle and the settlement check from the insurance company.



More Money for Marketing

Financing can free up cash that can be used for marketing and advertising, which could mean more profits. Ongoing brand building is vital to the success of any business.

According to Nielsen's 2023 Marketing Report:

- Companies are underspending by a median of 50% to achieve maximum ROI
- Marketing accounts for 10%–35% of a brand's equity
- Average ROI for marketing is 100%



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Multiple Finance Options. Loads of Opportunities.

Who Are Potential Commercial Customers?

- Corporation/partnership/other business entity.
- Individual doing business as (DBA).
- Your vehicle will be utilized more than 50% of the time for business.



Commercial Installment Financing

Flexible vehicle financing that allows upfits/modifications, heavy usage, and no mileage restrictions.

Features/Benefits

- Ideal for businesses that keep their vehicles for five plus years.
- Traditional purchase loan where you own the vehicle at end of term.
- Fully amortized with equal monthly payments.
- Flexible terms up to 72 months.
- Financing for new and used cars through heavy-duty trucks. Finance an upfit on your vehicle at time of purchase or modify/upfit your vehicle on your own.
- Sell or trade anytime with no early payoff charges.
- Ability to finance add-on products like extended service contracts, maintenance plans, and GAPCoverage.



CommercialLease (TRAC)

A customizable open-ended lease plan that provides flexible terms and residuals based upon your business requirements. Accommodates new and used vehicles with modifications/upfits or high-mileage and heavy-usage vehicles.

Features/Benefits

- Ideal for businesses that prefer lower monthly payments by structuring terms to match vehicle usage and life cycle.
- Monthly payments typically lower than similar term installment payments.
- Allows for cash flow to be invested back into the business.
- Flexible terms ranging from 12 to 72 months.



- Specialized equipment and upfits can be residualized.
- No mileage restrictions or excess wear and use charges typically found in traditional lease products.
- Flexible lease-end options: Buy out your vehicle for the residual value, trade in your vehicle at the dealership, or have Ford Pro™ FinSimple® sell it for you.*
- Ability to finance add-on products like Commercial GAPCoverage, extended service contracts, and maintenance plans.

Note: Lessee is responsible for the selected residual value of the vehicle at lease-end whether you want to keep, trade, or sell the vehicle.



Commercial Red Carpet Lease® (RCL)

For predictable light-usage vehicles with no upfits/modifications, choose this closed-end lease plan with no residual risk. When you complete the lease as agreed, simply bring the vehicle back to your dealership. You are only responsible for any excess mileage and wear and use charges.

Features/Benefits

- Ideal for businesses that keep their vehicles less than five years and under 100,000 miles.
- Monthly payments typically lower than similar term installment payments.
- Allows for cash flow to be invested back into the business.
- Short-term leasing means newer vehicles more often.
- New vehicles with various mileage options and terms to choose from.
- Flexible lease-end options: Return your leased vehicle or buy it out.
- Ability to finance add-on products like extended service contracts and maintenance plans.



Commercial Line of Credit (CLOC)

Take the stress out of vehicle financing with a Ford Pro FinSimple Commercial Line of Credit (CLOC). Once approved, CLOC covers your vehicle financing and leasing needs at a Ford Dealer or Lincoln Retailer for up to a whole year.**

Features/Benefits

- Agreed-upon level of credit that may be used for the purchase or lease of commercial vehicles, including vehicles that are upfitted. Commercial Installment Financing, Commercial Lease (TRAC), and Commercial Red Carpet Lease® products may all be utilized within your Commercial Line of Credit.
- Perfect for when your fleet needs require financing of multiple vehicles throughout the year.
- Utilizing CLOC for the vehicle purchases can free up your cash and/or bank line of credit for your business without setup or nonutilization charges.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*You are responsible for any difference between the balance owed and the selling price (including costs incurred to sell the vehicle as agreed upon in your Master Lease Agreement).

**Subject to initial approval, ongoing eligibility, and periodic reviews.



Buy or lease. Either way, we have you covered.

To help determine whether buying or leasing is the best option for your business, review these Ford Pro™ FinSimple® finance options.

	Commercial Installment Financing	CommercialLease (TRAC)	Commercial Red Carpet Lease® (RCL)
Description	<ul style="list-style-type: none">• Traditional purchase loan where you own the vehicle at end of term.• Ideal for businesses that keep vehicles for five+ years.	<ul style="list-style-type: none">• Customizable open-ended lease plan with flexible terms and residuals based upon your business requirements.	<ul style="list-style-type: none">• Closed-end lease plan where you can walk away at the end of term (no residual risk).• Ideal for predictable and light vehicle usage.
Terms	<ul style="list-style-type: none">• Fully amortized loan with equal monthly payments.• Flexible terms up to 72 months.	<ul style="list-style-type: none">• Flexible terms ranging from 12 to 72 months.• Monthly payments typically lower than similar term installment payments.	<ul style="list-style-type: none">• Mileage options up to 99,999 miles for term of lease.• Terms typically range from 12 to 48 months.
Vehicle Eligibility	<ul style="list-style-type: none">• New and used vehicles through heavy-duty trucks and upfit vehicles.	<ul style="list-style-type: none">• New and used vehicles through heavy-duty trucks and upfit vehicles.	<ul style="list-style-type: none">• New vehicles only.• Not eligible for upfits.
Mileage and Wear and Use	<ul style="list-style-type: none">• No mileage restrictions or excess wear and use charges.	<ul style="list-style-type: none">• No mileage restrictions or excess wear and use charges.	<ul style="list-style-type: none">• Responsible for excess mileage and wear and use charges at end of term.
End of Term	<ul style="list-style-type: none">• Own the vehicle free and clear once finance obligations have been met.	<ul style="list-style-type: none">• Lessee is responsible for the selected residual value at lease-end.• Buy out your vehicle, trade it in at the dealership, or have us sell it for you.*	<ul style="list-style-type: none">• Return your leased vehicle or buy it out.• Lessee is not responsible for the residual value at lease-end.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*You are responsible for any difference between the balance owed and the selling price (including costs incurred to sell the vehicle as agreed upon in your Master Lease Agreement).



FinSimple®

CommercialLease (TRAC)



Customize Your CommercialLease (TRAC) for Optimal Efficiency

Commercial and fleet customers have a customizable lease designed just for them. You can make smart financial decisions based on your business plan, with terms that free up capital and match your timeline. Our Ford Pro™ FinSimple® CommercialLease is a great alternative to conventional financing.



What is a CommercialLease?

CommercialLease (TRAC) is an open-ended Terminal Rental Adjustment Clause (TRAC) lease program that provides flexible terms and residuals based upon your business requirements. Accommodates new and used vehicles with modifications/upfits or high-mileage and heavy-usage vehicles.



What are the benefits/features of CommercialLease?

- Ideal for businesses that prefer lower monthly payments by structuring terms to match vehicle usage and life cycle.
- Monthly payments typically lower than similar term installment payments.
- Allows for cash flow to be invested back into the business.
- Flexible terms ranging from 12 to 72 months.
- Specialized equipment and upfits can be residualized.
- No mileage restrictions or excess wear and use charges typically found in traditional lease products.
- Flexible lease-end options: Buy out your vehicle for the residual value, trade your vehicle at the dealership, or have Ford Pro FinSimple sell it for you.*
- Ability to finance add-on products like Commercial GAPCoverage, extended service contracts, and maintenance plans.



Who/what is eligible?

- Vehicles used more than 50% of the time for business. You must be a commercial entity (sole proprietor, corporation, or LLC). Nonprofit organizations and colleges/universities that are not governmental entities are also eligible.
- New and used cars through heavy-duty trucks. High-mileage and heavy-use vehicles.**



Simple steps at lease-end

At the end of your lease, you have multiple options:

- Buy out your vehicle for the residual value.
- Trade your vehicle to a dealership.
- Ask Ford Pro™ FinSimple® to sell it for you.*

Note: Lessee is responsible for the selected residual value of the vehicle at lease-end whether you want to keep, trade, or sell the vehicle.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*You are responsible for any difference between the balance owed and the selling price (including any costs incurred to sell the vehicle as agreed upon in your Master Lease Agreement).

**Vehicles hauling hazardous materials or used for people moving and passenger transport are subject to Ford Pro™ FinSimple® review and approval.



Tap into a Commercial Line of Credit (CLOC).



Commercial Line of Credit Details

- Agreed-upon level of credit that you may use for the purchase or lease of commercial vehicles, including vehicles that are upfitted.
- Perfect for when your fleet needs require financing of multiple vehicles throughout the year.
- Commercial Installment Financing, CommercialLease (TRAC), and Commercial Red Carpet Lease® products may all be utilized within your Commercial Line of Credit.



CLOC Benefits

- With a CLOC, getting a vehicle is fast-tracked and hassle-free*:
 - Pre-established credit made easy
 - No setup or nonutilization charges
 - Credit that frees up capital
 - Streamlined approval and renewal process



To Get Started

- During the online application process, you are asked to provide the following:
 - Contact information
 - Fleet information
 - Billing information
 - Financial statements
- Previous three year-end financial statements (tax returns, CPA-reviewed, or CPA-audited).



Estimated Time of Approval

(Once all required documentation is received.)

- Our team will begin working on your CLOC upon receipt of requested documentation; if additional information is needed, we will contact you.
- We will work to expedite your request based on your needs and line amount requested.
- Typically, we can have a credit decision back within five business days.

Your dealership may require a Credit Application for each vehicle you intend to finance on your CLOC. A renewal notice will be sent to you 90 days prior to the expiration of your CLOC (renewals may be for up to 24 months**).



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*Subject to initial approval, ongoing eligibility, and periodic reviews.

**Provided no material change in financial condition, initial approval is for up to 24 months.



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CLOC Preparation Tips



Get prepared for a Commercial Line of Credit (CLOC).

Qualifying for a Commercial Line of Credit is fast and easy with a little preparation. Take a moment to review the items below and ensure you are ready to get started with the CLOC application process.

Here's what you can do to help speed things along:

- ✓ Ensure your company information is up to date with Dun and Bradstreet (D&B).
- ✓ Be ready with your legal business name as filed and registered with your local Secretary of State.
- ✓ Gather tax returns for the last few years or provide CPA-reviewed or audited statements.
- ✓ Know what your commercial vehicle needs are and whether you want to lease or buy.
- ✓ Consider that you may be required to have a down payment ready.

Pro Tip:

A Ford Pro FinSimple Commercial Line of Credit takes the stress out of the vehicle financing process by granting you year-round coverage for all your vehicle financing and leasing needs.*

Here's a look at what Ford Pro™ FinSimple® will review:

- ✓ Your business's credit, such as the score, payment history, and high credit amounts.
- ✓ Your personal credit if a personal guarantor is required.
- ✓ Time in business and industry experience.
- ✓ Your business's revenue and profitability trends for the last three years.
- ✓ Your intended vehicle usage.



For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.

*Subject to initial approval, ongoing eligibility, and periodic reviews.



One Call — All Your Fleet Questions Answered

Looking to expand your fleet? Not sure which finance products will set you up for success? Not sure who to contact to get all your answers in one place? Ford Pro™ FinSimple® is here to support you, alongside your local dealership. Schedule a consultation to talk about your fleet's needs today.

Scheduling a call is quick and easy. Simply reach out to your local dealer and ask for a "Joint Sales Call" with the local Ford Pro FinSimple representative or scan the QR Code below to fill out our Talk With An Expert form to get the process started.



Where does it happen?

In most cases, a local Ford Pro FinSimple representative is available to meet in person alongside you and your local dealership. Calls can always be conducted virtually if preferred.



What can we help you with?

- Determine the best finance product to fit your business needs.
- How to build a fleet cycle plan to ensure you have an efficient fleet that stays running.
- How to build a fleet while preserving cash flow with a Commercial Line of Credit (CLOC).*
- How fleet management tools can save you time and money.
- Compare quotes and finance options from other finance sources or fleet management companies.



Scan the QR Code or visit fordpro.com/en-us/financing/ to fill out our Talk With An Expert form to get the process started.

*Subject to credit approval, meeting eligibility requirements, and undergoing periodic reviews.



FinSimple®

Upfit Financing



Finance your upfit equipment with your next vehicle.

We understand each business is unique and may require upfit vehicles to meet its needs and have success. As part of our goal to make purchasing with us as effortless and productive as possible, we have tailored our Commercial Installment Financing and CommercialLease (TRAC) plans to include financing for up to 100% of the cost of various upfit types, including but not limited to:

- Aerial Cranes
- Dump and Service Bodies
- Lights and Sirens
- Snowplows
- Box Vans
- Flatbeds
- Racks and Bins
- Stake Bodies

If you have not already done so, find an upfitter below or contact your local dealership to discuss different upfits and begin the order process. Depending on your needs, your dealership may have vehicles prebuilt with standard upfits in stock, or they can order a vehicle to an upfitter to complete the process for you.

Ford Pro™ and Ford Pro™ FinSimple® aim to provide a seamless end-to-end experience for customers.



Scan the QR Code or visit fordpro.com/en-us/upfit/ to locate an upfitter that fits your needs. For more information on our finance products and to start the application process, visit fordpro.com/en-us/financing/.



FinSimple®

Municipal Financing



The Smart Way to Help Maximize Your Budget

Many public agencies are discovering that Municipal Lease/Purchase Financing from Ford Pro™ FinSimple®* is the best way to acquire essential equipment with a limited budget. It may eliminate major cash outlays, long-term debt obligations, and in most cases, the need for voter approval.

Here's how it works:

- Fixed-rate financing helps you get the vehicles you need when you need them, while sticking to your current budget
- Flexible repayment terms — monthly, quarterly, semi-annual, and annual
- Finance add-on equipment, upfits, and extended-warranty plans
- Ownership is realized with a final payment of your choosing
 - Choose either \$1 buyout or a residual buyout amount based on vehicle usage

For your benefit:

- Avoid high costs of maintaining older equipment
- Tax-exempt interest rates
- No down payment or security deposit required
- No mileage restrictions
- No maintenance or return provisions
- Access to the latest technologies

Help maximize your annual budget by utilizing the lease/purchase program, allowing you the opportunity to purchase more vehicles for a lower upfront cost, have flexible repayment terms, maintain a newer fleet, and include upfit/equipment costs in the lease/purchase price.

*Ford Motor Credit Company ("FMCC") is providing the information contained in this document for discussion purposes only in connection with a proposed arm's-length commercial leasing transaction between you and FMCC. FMCC is acting in its own interest and has financial and other interests that differ from yours. FMCC is not acting as a municipal advisor or financial advisor to you and has no fiduciary duty to you. The information provided in this document is not intended to be and should not be construed as "advice" within the meaning of Section 15B of the Securities Exchange Act of 1934 and the municipal advisor rules of the SEC. FMCC is not recommending that you take an action, and you should discuss any actions with your own advisors as you deem appropriate.



We're here for you.

If you have questions about Ford Pro™ FinSimple® Municipal Financing, contact your Ford Pro FinSimple Marketing Coordinator by scanning the QR Code or by calling 1-800-241-4199. Or simply email us at fcmuni@ford.com.