

OVERVIEW



HASSLE-FREE FINANCING

*Simple, quick & easy way
to get your customers
equipment financing*

WHY CURRENCY?

- Fast & easy application and funding process
- No required money down (*for qualified customers*)
- Wide variety of credit types
- High approval percentages
- Portal access to track your pipeline
- Dedicated account manager for support
- No dealer fees!

AS EASY AS...

- 1.** Enter application electronically (2 minutes tops)
- 2.** Customer selects funding terms and payment
- 3.** Loan documents sent electronically
- 4.** Get funded and customer leaves with trailer!

FINANCING PROGRAMS

Currency offers competitive COMMERCIAL and CONSUMER loan products, to maximize approval rates and get your customers the financing they need.

| | COMMERCIAL PROGRAM | SUNTRUST PREMIUM CONSUMER PROGRAM | STANDARD CONSUMER PROGRAM |
|-------------------|---|---|--|
| Applicant Profile | Applicants who will use the equipment to make money; Business owners | Applicant who meets prequalification criteria, whether consumer or business owner who selects into program | Applicant who does not meet Premium Consumer Program criteria and is not using the equipment to make money |
| Advantages | <ul style="list-style-type: none"> • Approve a wide variety of credit profiles • No debt-to-equity hurdles • Build business credit • No inquiry on customer's credit bureau • Electronic documents | <ul style="list-style-type: none"> • Low interest rates for qualifying applicants • No down payment required • No extra documentation required other than executed loan documents for amounts under \$35,000 • No "time in business" constraints • Electronic documents • \$0 payments for 90 days for qualifying applicants; 5.99% APR – 11.99% APR for the remaining 57 months* | <ul style="list-style-type: none"> • Competitive rates for credit-qualified applicants. • No "time in business" constraints • Longer terms available to qualified customer depending on the program and loan amount (up to 10 years in some cases) |
| Considerations | <ul style="list-style-type: none"> • Under 2-years in business can result in high rates due to risk • Challenging credits can result in higher rates when approved but provides the customer with a financing option | <ul style="list-style-type: none"> • Minimum credit score 660 • Applicant must sign additional TILA document as additional step before funds may be released • Customer must go to e-mail to sign e-documents sent by SunTrust | <ul style="list-style-type: none"> • Tighter credit window (harder to get approved) • Hard credit pull – inquiry shows on report • Potential print/sign documents • No business credit built if applicant has a business • Will be subject to customer's debt-to-equity ratio |

*Interest is billed during the promotional period and begins accruing on the date the loan is funded