



## SnowEx® Finance Program

October 1, 2024 - December 31, 2024

Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

### SnowEx® Finance Program Options:

Finance Amount	Program	Description	Term	Payment Factor
\$5,000 +	DD-1099-24	10.99%	24	0.046604
	DD-1099-36	10.99%	36	0.032735
	DD-1099-48	10.99%	48	0.025842
	DD1099-60	10.99%	60	0.021738

Calculate the monthly payment by multiplying the amount financed by the payment factor. For example: \$10,000 on a 48-month term at 10.99% is  $\$10,000 \times 0.025842 = \$258.42$  monthly payment.



**Joel Schuman**

VP / National Business Development

Phone: 866-806-8021

[joel.schuman@westernequipmentfinance.com](mailto:joel.schuman@westernequipmentfinance.com)

**Ashley Schuster**

Program Manager

Phone: 800-451-7087, ext 1606

[ashley.schuster@westernequipmentfinance.com](mailto:ashley.schuster@westernequipmentfinance.com)

# SNOWEX<sup>®</sup>



## 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

## 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.

**Western**   
**Equipment Finance**

### Start your application today!

- Apply online: [Click Here](#)
- Email: [applications@westernequipmentfinance.com](mailto:applications@westernequipmentfinance.com)
- Fax: 800-215-6799

503 Hwy 2 W Devils Lake, ND | 800-451-7087

[westernequipmentfinance.com/snowex](http://westernequipmentfinance.com/snowex)