

financing with

GreatAmerica Financial Services





INTRO TO GREATAMERICA



GreatAmerica is dedicated to helping vendors and manufacturers sell equipment and operate their businesses in a way that makes them more successful. The company originates financing transactions through numerous vendor and manufacturer relationships in all fifty states and some US territories. The Automotive Group works with manufacturers, distributors, and independent sales representatives engaged with independently-owned retail outlets and distribution networks in the Automotive market.

WHAT WE DO

The Automotive Group provides solutions that support the strategic objectives of our customers, who understand financial solutions are critical to the success of their initiatives. Our customers range from single source distributors to Fortune 500 companies who may require efficient application processing, initiative-based funding programs, or complete consultative sales integration.

HOW WE ARE DIFFERENT

For over 25 years we have invested in our people and our partners to create a culture of innovation. Working together, we develop industry-specific, hassle-free financial programs that drive results.

ABOUT GREATAMERICA

- **Founded in 1992; headquartered in Cedar Rapids, Iowa**
- **One of the largest private independents mall-ticket equipment finance company in the U.S. with over \$2 billion in assets**
- **Principle-based Customers For Life® culture**
 - Team-based structure, "customer first" attitude
- **Consistent track record of success and financial stability**
 - Virtually all assets are from organic growth
 - Consistent credit philosophy regardless of economic cycles
 - Profitable growth every year since inception
 - Seventeen successful term securitizations since 1995 for \$5.6B



BENEFITS OF FINANCING

GreatAmerica is a dedicated team of professionals focused solely in the Automotive Industry and covering all 50 states and U.S. territories. By leveraging a flexible finance platform, common sense documentation, and unique organizational structures GreatAmerica supports a large network of dealerships, distributors, and end-user customers.

- Financed 26K+ contracts and \$510M
- Average financed transaction \$25K

ENTERPRISE SOLUTION FINANCING

- Install new technologies within budget
- Improve budget/asset life cycle management
- Planned versus reactive equipment investment

PRESERVE AND MAXIMIZE CAPITAL

- Conserve capital sources to allocate in other critical areas
- Enables flexibility of funds while protecting cashflow and minimizing upfront expenses

IMPROVED BUDGET FORECASTING

- Fixed payments, fixed terms
- Customized agreement to fit budget and seasonal needs
- Invest in equipment at today's prices with tomorrow's dollar



TAX BENEFITS*

- Section 179 deduction increase to \$1,000,000
- 100% Bonus Depreciation within the first year the equipment is placed
- GreatAmerica finance agreements qualify for Section 179 tax breaks
- Potential deduction of finance charges

100% FINANCING

- No down payment, security deposit, or hidden fees
- Offers productivity of equipment today while meeting cash flow needs
- Freight and additional accessories can be included in monthly payment

**Please consult your tax advisor for all tax related inquiries*



FINANCING MADE SIMPLE

At GreatAmerica, we make it easy! Here are 6 simple steps to ensure your transactions go as planned.

1. LEGAL BUSINESS NAME

Be sure to provide GreatAmerica with the legal name of your customer as it appears registered with the state.

2. NEW IN BUSINESS

If your customer is under new ownership (2 years or less), provide GreatAmerica with a complete credit application including the owner's Social Security Number (SSN).

3. TERMS AND STRUCTURE

When requesting finance documents, include your customer's preferred terms and structure.

4. MONEY DOWN

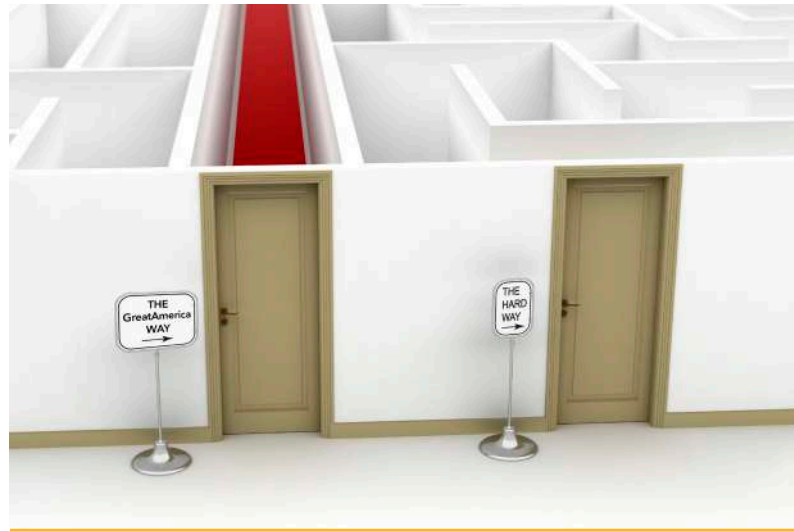
If your customer opted to put money down, notify GreatAmerica of the exact amount.

5. OFFICER OF THE CORPORATION

Unless otherwise specified, the signor of the finance documents must be an Officer of the Corporation.

6. AND REMEMBER...

the earlier you seek out a credit approval from GreatAmerica, the smoother and faster your transaction can close.



The Benefits of Financing with GreatAmerica

27%

The average equipment purchase price was 27% larger when financed with GreatAmerica.

5 HOUR

Average time saved in the sales process when financing.

56 MINS

Average time from application to credit decision



5 STEP FINANCING PROCESS FLOW

1. SUBMIT NEW EQUIPMENT PURCHASE APPLICATION TO YOUR SALES SUPPORT REPRESENTATIVE

- Send application through email or call the GreatAmerica team for additional options.
- Include the customer name, address and phone number
- Include the total project cost and/or monthly payment needed

2. YOU WILL BE CONTACTED WITH A CREDIT DECISION WITHIN AN HOUR

- "Yes" - You'll receive an automated approval letter
- "Pending" - This means we need more information and someone will contact you directly
- "No" - If the customer's declined, we'll reach out with an explanation

3. CUSTOMER MOVES FORWARD WITH FINANCING

- Notify GreatAmerica that the customer has agreed and you're ready for agreement documents.
- Include the final equipment schedule
- GreatAmerica provides documents for customer to sign



4. CUSTOMER SIGNS FINANCE AGREEMENT

- Customer signs electronic documents via e-signature. If physical copies were requested instead, customer will scan and email documents to GreatAmerica representative.

5. SEND US THE INVOICE AND INCLUDE THE FOLLOWING:

- Bill-to and Ship-to information will be the information of the customer purchasing the equipment.
- Invoice should include the list of equipment, as well as any tax, install, freight, or other charges being financed.

Contact the Automotive Team:
800.487.3636 | automotiveteam@greatamerica.com