



WESTERN® Finance Program

October 1, 2025 - December 31, 2025

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.

WESTERN® 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
	DD-1099-60	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

Ashley Schuster

Program Manager

Phone: 800-451-7087, ext 1606

ashley.schuster@westernequipmentfinance.com



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
- Two years in business required for any deferred payment programs
- 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.



Start your application today!

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

420 College Dr. S Devils Lake, ND | 800-451-7087

westernequipmentfinance.com/western-plows