



## WESTERN® Finance Program

January 1, 2026 - March 31, 2026

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	Rate	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.

Western  
Equipment Finance



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## 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 (\$299 in PA). Additional \$50 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](mailto:applications@westernequipmentfinance.com)
- Fax: **800-215-6799**

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[westernequipmentfinance.com/western-plows](http://westernequipmentfinance.com/western-plows)