



WESTERN[®]

Western Finance Program

September 1, 2026 - September 30, 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	Description	Term	Payment Factor
\$5,000 +	WS-699-24	6.99%	24	0.044770
	WS-725-36	7.25%	36	0.030992
	WS-775-48	7.75%	48	0.024297
	WS-799-60	7.99%	60	0.020273
	WSNP-6-999	No Payments / No Interest for 6 months followed by 36 monthly payments @ 9.99%	36	0.032263

Calculate the monthly payment by multiplying the amount financed by the payment factor.
Example: Amount Financed x Payment Factor = Your Monthly Payment

Experience the difference and choose Western Equipment Finance Team!

Joel Schuman

VP / National Business Development

Phone: 866-806-8021

joel.schuman@westernequipmentfinance.com

Ashley Schuster

Program Manager

Phone: 701-665-1606

ashley.schuster@westernequipmentfinance.com





Terms and Conditions

- Commercial customers only. All terms offered on approved credit.
- Minimum amount financed \$5,000.
- Application only up to \$500,000 - 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 program.
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC.

Customer's Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance reports credit/payment history only 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