For over **30 years ...**

We’ve been serving the needs of the trucking industry by providing creative and flexible financing and leasing programs to customers throughout the country. As the preferred lender of Freightliner LLC, we’re experts in commercial vehicle financing and focus exclusively on trucking, school transportation and emergency equipment. Our focus allows us to provide a range of affordable solutions that can be customized to fit any customer. Our programs are considered some of the best and most innovative in the industry, and our service is second to none. Find out why thousands of buyers work with DC Truck Financial by asking your dealer about our programs or visiting us on the web at www.dctruckfinancial.com. Isn’t it time you had financing that works for you?

*Upon credit qualification. Rates and terms subject to change at the discretion of DC Truck Financial*
Financing that works for you.

**DaimlerChrysler (DC) Truck Financial** was founded in 1974 as the captive finance arm for Freightliner LLC. Back then we were known as Freightliner Credit Corporation, but have since become DC Truck Financial, a wholly owned division of DaimlerChrysler. We are headquartered in Lisle, Illinois and manage a portfolio that exceeds $5 billion dollars and over 100,000 vehicles. We are nearly 400 employees strong and even after our 30 years in the business, we still treat every customer individually and approach each situation as a unique one.

As the captive finance source for the Freightliner LLC family, we support the financing needs of Freightliner, Sterling, Western Star, SelecTruck centers, Thomas Built Buses, Unimog, Sprinter Vans, Setra Motor Coaches, Freightliner Custom Chassis Corporation and DaimlerChrysler Commercial Buses.

True to our corporate mission to be the best finance company in the truck industry, we are committed to providing competitive, specialized finance and lease programs for our customers.

**Wide Range of Products**

Our product range is designed to provide the widest flexibility and the best financing solution for anyone.

We have a complete product line including retail loans, leases and various structures for both. Whatever your particular situation, DC Truck Financial has a program that will fit you. With the flexibility that comes with being a captive finance company, you will find that we have the ability to modify our finance and lease programs for both new and used equipment in a manner that a commercial bank can not provide. Working directly with our dealers, we strive to provide the “best in class” financial products and services that are specifically designed for your business.

**Fixed Rate/Commercial Finance Programs** – This is a simple-interest, fixed payment program that locks in the interest rate on your loan. Similar to a fixed-rate home mortgage, you can rely on a stable monthly payment for the term of the loan, without a balloon or large payment at the end of term.* At the end of the term, you own the vehicle outright.

**Leasing** – Leases usually have a lower monthly payment, with some leases including an opportunity to purchase the vehicle for its remaining residual value at the end of the lease term. Standard lease terms and structures may include mileage and equipment return condition restrictions, and are based on your expected operation and industry segment.*
**A Wide Range of Products**

**TRAC Lease** – Our Terminal Rental Adjustment Clause (TRAC) lease allows you to establish the residual value of the vehicle at the beginning of the term. You pay a monthly rental amount, and at lease maturity you have the ability to purchase the vehicle for its pre-determined TRAC value or return the truck to DC Truck Financial. If returned, and the vehicle exceeds the pre-determined residual value, we will return the net proceeds (TRAC value less total amount of your payments) to you. If the value is less, you are responsible for the difference. TRAC leases usually offer lower monthly payments than a retail finance structure, may offer you expensible lease payments and can allow you to preserve other credit lines for other business purposes. Check with your tax advisor to discover how you may benefit from this unique product.

**ZERO TRAC Lease** – The Zero TRAC lease operates similar to a TRAC Lease, but amortizes to a $0 TRAC at the end of the lease. At lease end, you may purchase the vehicle for its fair market value, and we will credit all your payments to the purchase price. Or, you can have us sell the vehicle, and we will return any net proceeds from the sale (less selling expenses) direct to you. This unique structure offers benefits of expensible monthly payments and no mileage or equipment return condition restrictions at lease end. Based upon your specific tax position, you may also benefit from off-balance sheet accounting treatment. Again, check with your tax advisor for advice.

**Special Finance Programs** – DC Truck Financial offers a number of market specific and/or vehicle specific special finance and lease programs throughout the year. Be sure to ask your dealer about these exceptional programs or visit www.dctruckfinancial.com for more information.

**We Understand Your Business**
DC Truck Financial has been serving this industry for over 30 years. And in that 30 years, we have built a vast knowledge base on most all industry segments, including the requirements of large fleets, owner-operators, vocational segments and municipalities. We have specific credit departments for each segment in order to specialize and build specific finance and lease programs particular to your business. We understand that the nuances and seasonality of construction or agricultural operations differ from those of the fleet business or municipalities. Our years of experience and market-focused specialization benefits you with knowledgeable personnel working on your behalf to structure a program that best meets your needs.
Owner-operators – Our experience and captive finance company status works to your benefit. Options include 100% financing with no down payment, terms up to 72 months and flexible payment plans to account for the seasonality in your business. Online account status is available 24/7, and a variety of easy payment options including online, automatic account deduction, via telephone or mail-in coupons. You’ll find that our flexibility and variety of programs make us easy to work with and responsive to your needs.

Fleets – Our strength in the trucking industry and our flexibility as a captive finance company make us ideally suited to fleets. Our fleet professionals understand the fleet business and look beyond a balance sheet to better understand your needs and how we can achieve your goals. This approach has allowed DC Truck Financial to remain competitive amid changing times, as evidenced by the fact that we do business with many of the largest fleets in the country as well as smaller ones.

Vocational – Nobody does more to deliver the right financing product with all the necessary requirements for the Vocational customer. Let us help you build a program to finance the truck and body together and you’ll see the how we can help you with flexible terms, up to 100% financing and the ability to bundle additional equipment. We understand that your equipment has different uses and lifecycles, and our vocational credit staff can provide expert service in structuring a program to fit your particular needs.

Municipalities – Let our municipal financing experts develop a program for your city, district, state or other qualifying municipality that meets the fiscal challenges of your budget and stretches available funds. Our extensive experience in municipal financing can help structure a program that lowers your effective equipment acquisition costs by taking full advantage of all available tax benefits, low municipal rates and flexible repayment terms. We’ll work with you to extend the power of limited capital to help acquire the vital equipment your community needs.