

NAVISTAR®
FINANCIAL

**HARNESS THE POWER
OF PRODUCTIVITY.**

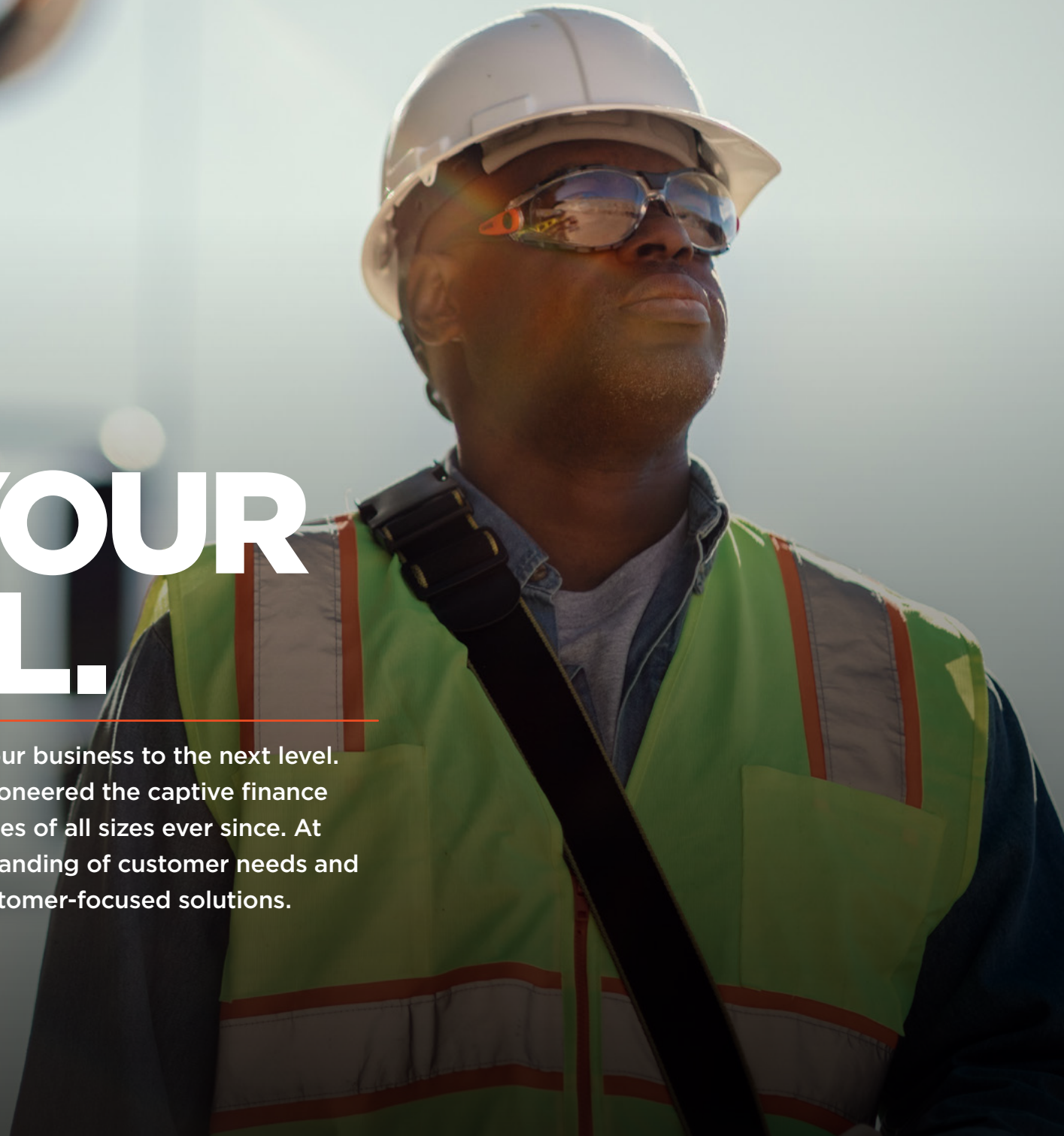
NAVISTAR FINANCIAL





UNLOCK YOUR POTENTIAL.

Navistar Financial Corporation is ready to help you take your business to the next level. Our expertise runs deep. In fact, International Harvester pioneered the captive finance model in 1949 and we've been a proud partner of businesses of all sizes ever since. At Navistar Financial, we focus on developing a deep understanding of customer needs and requirements so that we can provide industry-leading, customer-focused solutions.



NAVISTAR FINANCIAL PROVIDES PREMIER SERVICE AND SUPPORT

- A captive financing partner dedicated to the transportation industry
- Ease of doing business
- Industry-leading customer service
- Preserve traditional sources of liquidity
- Online account management

FINANCING IS AVAILABLE FOR ALL TYPES OF CUSTOMERS AND APPLICATIONS





LOAN

LEASE

LOAN VS LEASE

CREDIT
APPLICATION
PROCESS



LOAN OPTIONS DRIVEN BY FLEXIBILITY.

If you're interested in equipment ownership, new or used, a personalized loan from Navistar Financial may be right for you. A loan provides no mileage limitations, no vehicle usage limitations, a variety of payment plans and depreciation tax benefits.

- Full payout loan with level monthly payments, the most common repayment schedule
- Level principal payments with declining interest expense
- Skip payments to meet changing cash flow needs with seasonal business
- Balloon financing alternatives to preserve monthly cash flow
- Step-up payments to pay off a loan faster by reducing principle when your budget allows
- Step-down payments for businesses with seasonal revenue
- Delayed first payment to match equipment revenue and costs

A LOAN CAN INCLUDE MUCH MORE THAN THE VEHICLE, INCLUDING THE FOLLOWING

- Truck bodies and vehicle modifications
- Federal excise tax / sales tax
- Vehicle titling fees
- Service solutions
- Extended service contracts

When the loan is fully paid off, the equipment is yours without any further obligation.



Scan me!

For more information or to contact Navistar Financial, scan the QR code.



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LET NOTHING HOLD YOU BACK.

Leasing offers a variety of benefits.¹ For example, customers who prefer to operate newer equipment can lease instead of purchase and typically pay lower upfront costs and monthly payments.* Leasing is also a convenient option for customers who are not interested in owning equipment or having to sell or trade the equipment. Different lease types are available, all with fixed monthly payments throughout the lease period.

AS AN ADDED CONVENIENCE, CUSTOMERS MAY INCLUDE THE FOLLOWING WITHIN THEIR LEASE PAYMENT:

- Truck bodies and vehicle modifications
- Service solutions
- Federal excise tax / sales tax
- Extended service contracts
- Vehicle titling fees

TAX IMPLICATIONS²

Lease payments are typically fully deductible as an operating expense. Consult with your tax preparer and reference your local and state tax laws for more details.

Navistar Financial offers several types of leases in order to best meet the needs of your business. The following pages will explain the differences.

* Lease products are only available on new vehicles



LEASE OPTIONS TAILORED TO YOUR BUSINESS.

LOAN

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CREDIT APPLICATION PROCESS

FINANCE LEASE

A finance lease is intended for customers reasonably certain to purchase the vehicle at lease end, for a predetermined amount (typically \$1 or another nominal amount). Lease payments are fixed over the term and generally larger than other lease products.

FINANCE LEASE BENEFITS

- Compatible with specialized assets
- No mileage restrictions
- The customer owns the vehicle at end of lease

TRAC AND SPLIT TRAC LEASE³

Terminal Rental Adjustment Clause (TRAC) and Split TRAC leases typically offer lower monthly payments than purchasing but unlike an FMV lease, residual values are predetermined.

If the customer decides not to purchase the vehicle, Navistar Financial can sell the vehicle. The customer will pay selling expenses. The customer will receive any surplus greater than the residual value.

- For a TRAC lease, if the value at lease-end is less than the residual, the customer must pay the full difference.
- For a Split TRAC lease, if the value at lease-end is less than the residual, the customer will pay only up to the specified, maximum liability

For either TRAC lease, the customer can refinance the residual at prevailing used truck finance rates or re-lease the vehicle for a reasonable term, subject to credit approval.

TRAC AND SPLIT TRAC BENEFITS:

- Lower payments
- Predetermined residuals
- Options to purchase, refinance the residual, or re-lease the vehicle*

FAIR MARKET VALUE (FMV) LEASE

A Fair Market Value (FMV) lease offers a fixed monthly payment with no vehicle disposal requirements. Customers can either purchase the vehicle at fair market value or simply return it (after meeting all obligations of the contract, including mileage and return conditions).

FMV BENEFITS:

- Option but no obligation to purchase the vehicle
- A fixed monthly payment with no vehicle disposal concerns
- Lower monthly payments than other financing options
- No end-of-term residual obligations



* At prevailing used truck finance rates. Subject to credit approval.



THE CHOICE IS YOURS.

LOAN

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CREDIT APPLICATION PROCESS

LOAN ADVANTAGES

- Once the loan is paid off, the vehicle is yours without further obligations
- Loans permit specialty equipment and leases may not
- A wide variety of payment plans are available to suit your needs
- Equipment ownership can allow you to claim depreciation and receive a deduction for interest paid²

LEASE ADVANTAGES

- You only pay for the time you have the equipment, thereby lowering your payments by 20% typically
- Shorter term leases allow you to always enjoy the latest in innovation and efficiency
- At the end of a lease, a variety of options are available, including turning the equipment in, purchasing the equipment, or extending the lease

COMPARE EQUIPMENT FINANCE OPTIONS

Comparing loan and lease products can help ensure that your business benefits from the right financing solution.

Loan vs. Lease Comparison ^{1,2}	Loan	Finance Lease	TRAC Lease ³	Split TRAC Lease	FMV Lease
Flexible payment solutions	✓				
No mileage restrictions	✓	✓	✓		
Own equipment at end of term	✓	✓	✓	Optional	Optional
Finance lease for accounting purposes ²		✓	✓		
Lower payments			✓	✓	✓
Minimal initial cash outlay				✓	✓
No purchase obligation at lease termination				✓*	✓
Operating lease for accounting purposes ²				✓	✓

* Lessor & Lessee take pro-rata portion of the estimated residual value risk.



SHAPE THE FUTURE OF YOUR FLEET.

Take the next step

CREDIT APPLICATION PROCESS

When it's time to add or replace equipment, consider obtaining a line of credit from Navistar Financial.¹

PRE-APPROVED LINE OF CREDIT

A pre-approved line of credit can help your business be ready to expand when opportunity appears and have the ability to quickly fund urgent replacement of equipment. A line of credit from Navistar Financial allows you to preserve existing credit from other lenders for non-vehicle lending.



LOAN

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LOAN VS LEASE

CREDIT APPLICATION PROCESS



For more information or to contact Navistar Financial, scan the QR code.



CREDIT APPLICATION

Getting pre-approved for financing is free, easy, and without commitment. Simply scan the QR code, complete the credit application, and submit it to your local dealer or used truck center.

Scan the QR code



Complete the credit application



Submit to your local dealer or used truck center





LOAN

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LOAN VS LEASE

CREDIT APPLICATION PROCESS

THE TOOLS YOU NEED TO MOVE FORWARD NAVISTAR FINANCIAL

Thanks to the largest commercial dealer network in North America, Navistar Financial provides unparalleled convenience and access. It's easy to find a dealer to browse equipment options as well as discuss financing - providing a true "one-stop shop."

Navistar Financial is one key element available to customers through the International Truck dealer network. A network offering prognostic repairs, predictive parts stocking, Fleetrite parts, and Fleet Charge, all focused on maximizing Uptime and ease of doing business.



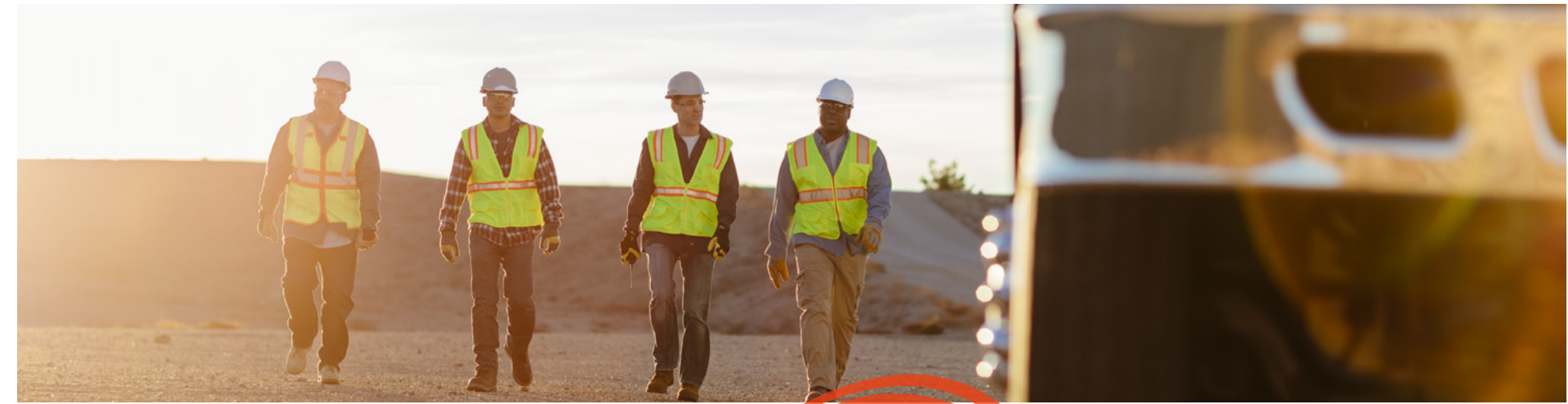
Maximum uptime - Repair before failure

Prognostics that move unplanned repairs to planned. Optimizing maintenance using vehicle performance and predictive data



Predictive parts stocking

Dealer parts inventory management uses AI and telematics data to predict stocking needs. This ensures the best parts are on dealer shelves to support customers.




OVER 700 INTERNATIONAL® DEALER LOCATIONS + OVER 400 LOVE'S LOCATIONS =

OVER 1,100 TOTAL SERVICE LOCATIONS



PARTS YOU NEED WHERE AND WHEN YOU NEED THEM

A red Navistar dump truck is the central focus, parked in front of a large, conical pile of gravel. The scene is set at sunset, with a warm, orange and yellow sky transitioning into a darker blue. The truck's headlights and side mirrors are visible, and its dump body is partially obscured by the gravel pile. The overall atmosphere is industrial and rugged.

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- 1 Program eligibility, actual payments, terms and down payment are determined by Navistar Financial Corporation's credit team based upon creditworthiness of customer.
- 2 Navistar Financial Corporation does not provide or endorse any tax or accounting advice or tax strategy to its dealers, customers or potential customers. You should consult with your own tax and accounting advisor on all such matters relating to the loan or lease financings described in this brochure.
- 3 TRAC leases are limited to motor vehicles leased to businesses and must be used for commercial purposes at least 50% of the time.