INTERNATIONAL
FINANCIAL
HARNESS THE POWER
OF PRODUCTIVITY.
INTERNATIONAL® FINANCIAL.

UNLOCK YOUR POTENTIAL.

International® Financial[1] 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 International® Financial, we focus on developing a deep understanding of customer needs and requirements so that we can provide industry-leading, customer-focused solutions.

INTERNATIONAL® FINANCIAL PROVIDES PREMIER SERVICE AND SUPPORT

- A captive financing partner dedicated to the transportation industry
- Ease of doing business
- Industry-leading customer service
- Alternative financing options
- Online account management

FINANCING IS AVAILABLE FOR ALL TYPES OF CUSTOMERS AND APPLICATIONS

[1]International® Financial services are provided by Navistar Financial Corporation.

LOAN
OPTIONS DRIVEN BY FLEXIBILITY

If you're interested in equipment ownership, new or used, a personalized International® Financial loan 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

A loan can include much more than the vehicle, including the following

- Truck bodies and vehicle modifications
- Federal excise tax / sales tax
- Vehicle registration fees
- Service contracts

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

LEASE
LET NOTHING HOLD YOU BACK

Leasing offers a variety of benefits. 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
- Federal excise tax / sales tax
- Vehicle registration fees
- Service solutions
- Extended service contracts

TAX IMPLICATIONS

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. International 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

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.

TRAC AND SPLIT TRAC LEASE

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, International® 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.

FAIR MARKET VALUE (FMV) LEASE

A Fair Market Value (FMV) lease offers fixed costs with no vehicle disposal issues. 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).

Program	Benefits
Finance Lease	▪ Compatible with specialized assets ▪ No mileage restrictions ▪ The customer owns the vehicle at end of lease
TRAC Lease and Split TRAC Lease*	▪ Lower payments ▪ Predetermined residuals ▪ Multiple lease-end options ▪ Options to purchase, refinance the residual, or re-lease the vehicle
FMV Lease*	▪ Option but no obligation to purchase the vehicle ▪ A fixed cost with no vehicle disposal concerns ▪ Lower monthly payments ▪ No end-of-term residual obligations

* Lease products are only available on new vehicles

LOAN VS. LEASE
THE CHOICE IS YOURS

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 paid[2]

Lease Advantages

- You only pay for the time you have the equipment, thereby lowering your payments by 20% typically
- You have the ability to turn in equipment after a shorter term, ensuring you enjoy the latest in innovation and efficiency
- At the end of a lease, a variety of options may be available. That includes turning in the equipment, purchasing the equipment, and extending the lease

Loan vs. Lease Comparison[1,2]	Loan	Finance Lease	TRAC Lease[3,4]	Split TRAC Lease[4]	FMV Lease[4]
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]				✓	✓

1. International® Financial services are provided by Navistar Financial Corporation. 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.
4. Lease products are only available on new vehicles.

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

TAKE THE NEXT STEP. SHAPE THE FUTURE OF YOUR FLEET.

CREDIT APPLICATION PROCESS

When it's time to add or replace equipment, consider obtaining an International® Financial line of credit.

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. An International® Financial line of credit allows you to preserve existing credit from other lenders for non-vehicle lending.

A LINE OF CREDIT CAN HELP YOU:

- Quickly acquire vehicles
- Save time when periodically adding vehicles to your fleet

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.

We understand making money means keeping your vehicles on the road.

That's why uptime is so important to us. Dependable equipment spec'd for your needs or requirements is just the beginning. We also focus on fuel economy, preventive maintenance, optimized service intervals, and more to make sure the low cost of ownership of our vehicles helps keep you in the black.

Maximum Up Time 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.

Parts You Need Where And When You Need Them
Our partnership with Love's Truck Care & Speedco adds 400+ additional locations for quick, conveniently located access to light mechanical and select warranty work.

Loves speedco TRUCK CARE

International® Dealer Locations **700**

Love's Truck Care & Speedco Locations **400**

Total Service Locations **1,100**

Find out more at
international.com/services/financing

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Note: The information and conclusions contained herein are believed to be correct at time of publication, but do not necessarily apply to similar vehicles with different specifications or with production dates after the production ofthis publication. Vehicles with different specifications or later dates of production may yield different results. Vehicle specifications are subject to change without notice. IF-24-01 01/2025 ©2025 International Motors, LLC. All rights reserved. All marks are trademarks of their respective owners.