

Daimler Truck Financial

Finance Solutions





Mitsubishi Fuso Truck of America, Inc. is focused on delivering trucks with the lowest cost-of-ownership in its class. Its Canter® Series class 3-5 diesel-powered, medium-duty cabover trucks fulfill the transportation needs of a wide variety of businesses and industries including beverage, catering, refrigerated and dry cargo delivery fleets, vehicle recovery, towing, pest control, plumbing, light construction and landscaping. And as the captive financial service provider for Mitsubishi Fuso, nobody does more to deliver the right financing product to suit the diverse needs of the vocational customer than Daimler Truck Financial.



We Understand Your Business

Having been in the commercial transportation industry for more than 40 years, we understand the complexities of running a business and managing cash flow; and we know that these issues often require custom financing solutions.

We know that your truck can be upfit for different uses with various lifecycles, which is why we have a product line including retail loans and leases to help you acquire the complete truck you need. And unlike your local bank, we have the ability to modify many of our programs for both new and used equipment. We can even structure a solution to finance the truck, body, accessories and aftermarket products into one package.

We are proud to be the captive finance source for Mitsubishi Fuso and we are committed to providing competitive, specialized finance and lease programs to help Fuso customers operate and grow their businesses efficiently and profitably. Whether you own and operate one truck, 10 trucks or 100 trucks, let our financing experts develop a program that addresses the fiscal challenges of your budget so you can focus on your business.

Financing Choice

Our custom finance products combine retail finance rates¹ with your Fuso dealer's inventory of new and used vehicles. These products include:

Retail Loan

This is a simple-interest, fixed-payment program that locks in an interest rate¹. Customers can rely on a stable monthly payment for the term of the loan. We can even structure a solution to finance the truck, body, and accessories, into one package.

TRAC Lease

The most common form of commercial leasing is a Terminal Rental Adjustment Clause (TRAC) lease. Our TRAC lease does not require any acquisition fee or excess mileage charges. With a TRAC lease, the customer is responsible for the residual value of the truck, so that value is determined with customer input. There are also multiple options at lease end, including acquiring the vehicle or having the vehicle sold.

Zero TRAC Lease

The Zero TRAC lease offers many of the same benefits as a TRAC lease but amortizes to \$0 at lease termination. At lease end, customers may purchase the vehicle for its fair market value and Daimler Truck Financial will credit the customer's payments to the purchase price, providing ownership of the vehicle at lease end with little or no cash outlay². Customers also can choose to have us sell the vehicle, and we will return any net proceeds from the sale directly to them.

Fair Market Value (FMV) Lease

The Fair Market Value (FMV) lease is commonly referred to as a walk away lease since the lessee can simply turn in the vehicle and walk away, at lease maturity, and after meeting all obligations of the contract (subject to certain return conditions and mileage restrictions).

There is no acquisition fee or up-front payment and payments may be expensed against income³. It typically requires a lower initial cash outlay and lower monthly payments than through a traditional loan. With this type of lease, the lessee avoids the risks and responsibilities typically associated with vehicle ownership, although the lessee can also purchase the truck at the end of the term for its current fair market value.



Daimler Truck Financial offers a comprehensive line of financing products tailored to business customers and one of our credit teams has been specifically trained to understand vocational business segments. The individuals on this team understand the credit needs of your business and can help structure a finance package to suit your specific requirements. They know your business and work with customers like you every day.

Benefits of Financing with Daimler Truck Financial include¹:

- Competitive rates
- Up to 100% financing with no down payment
- Loans tied to your delivery schedule
- Customized finance packages (such as variable, skip or balloon payments)
- Used equipment financing
- Line of credit for future purchases
- Easy application process
- Simplified documentation
- Online and on-the-go access to account information
- Consolidated billing

Flexible Payment Options

Daimler Truck Financial is flexible. When you finance your truck with us, you can look forward to a number of payment options to best suit the needs of your business.

Balloon Payments

These types of loans allow customers flexibility with their cash flow and are effective if a customer plans on selling the equipment prior to the end of the term.

Skip/Seasonal/Token Payments

Loans can be structured to account for the seasonality of your vocational business, with no required payments during slow periods⁴.

Deferred Payments

We allow qualified customers to defer payments, if needed. Life is full of uncertainties and this value-added service can provide peace of mind when you need it most.

Extended Terms

We offer extended terms to help our customers acquire the vehicles they need with a payment they can afford.

Lines of Credit

We offer lines of credit, an advantage that can free up operating lines of credit for normal business expenses.

No Maximum Amount Financed

We routinely fund contracts for multiple vehicles, including certain body financing for vocational customers.

Special Finance Programs

From time to time, we offer special finance programs in conjunction with programs sponsored by Mitsubishi Fuso. Be sure to ask what programs may be available at the time of financing your truck.



Online Support

Financing with Daimler Truck Financial has many advantages including online account management at www.daimler-truckfinancial.com. Find information faster with a responsive website optimized for your laptop, tablet and smartphone. Online account management offers you with a host of features that will help you stay connected and effectively manage your accounts and your business; 24 hours a day, 7 days a week.

Let Us Help

With 40 years in the business, we still treat every customer individually and approach each situation as a unique finance opportunity. Daimler Truck Financial prides itself on being able to provide a variety of finance solutions to fit nearly any customer's need. Whether it's offering extended terms on a finance contract or a competitive TRAC lease, our team of dedicated professionals can help design the finance contract that best fits your business.

Talk to your local Mitsubishi Fuso dealer or visit us on the web at www.daimler-truckfinancial.com to find out more about the many ways that Daimler Truck Financial can meet your financing needs. Isn't it time you have financing that works for you?



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For additional information, please visit daimler-truckfinancial.com or call 800-222-4221.

1 Actual rates, terms, down payment, advance and program eligibility will be determined by Daimler Truck Financial Credit team based on creditworthiness of customer.

2 Sales taxes on the purchase will be due in some states. Check with your tax advisor for details.

3 Daimler Truck Financial does not offer or endorse any tax advice, accounting advice or tax strategy to its dealers, customers or potential customers. Customers should consult with their own tax or financial adviser for tax and accounting treatments.

4 Skip payments not available on leases.

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