



**Count on it.**

# DEALER ADVISORY BULLETIN

**D.A.B. #** 09-017

**Date:** 4/17/09

**To:** All U.S. Toro LCE Dealers

**From:** Randy Harris – Senior Marketing Manager  
David Adams – Manager, Retail Finance

**RE:** “2<sup>nd</sup> Look” Retail Finance Option for Commercial Customers

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As we’re all well aware, securing credit for your end-user customers is more challenging in today’s economic environment, yet it’s no less important to closing sales to landscape contractors. In speaking with many of you, we’ve heard the need to have additional financing options to offer customers who are not able to receive approval from your primary credit source.

To address this need, we’re pleased to provide a referral to you of Wirth Business Credit (WBC). WBC is a division of Winmark Corp., the franchisor of over 850 small businesses nationwide.

#### **The Program offered through WBC provides:**

- Financing options on WBC’s standard plans at no dealer cost.
- No dealer enrollment necessary. You may submit an application today.
- Available for **Commercial use transactions only**.
- Transaction amounts \$5000 - \$250,000
- Typical 2<sup>nd</sup> look credit decision time is up to 4-hours.
- Finance contract is a **\$1-out finance lease**.
- 24-60 month lease terms available.
- APRs tied to customer credit worthiness, and will likely average in mid-teens.
- Lease is **non-cancellable**. Early payoff requires payment of all remaining principal and interest. NOTE: This is different from the Toro sponsored finance programs through GE Money & Sheffield which may be paid off at any time without penalty.

#### **Why Wirth Business Credit?**

- WBC has a small business customer focus and 15-years of experience in franchising and lending to small businesses, including landscape companies.
- They have a nationwide reach.
- They aren’t a broker... they hold the paper and service the customer throughout the life of the loan. This insures that your customers financing with WBC receive the same consistent experience through the term of their financing agreement.