

NAVISTAR®
FINANCIAL



**HARNESS THE POWER
OF PRODUCTIVITY.**

NAVISTAR FINANCIAL
MUNICIPAL





LET'S GET TO WORK.

Navistar Financial Corporation is ready to help your city or government agency get the equipment it needs. Our expertise runs deep. In fact, International® Harvester pioneered the captive finance model in 1949 - and we've been supplying municipalities with hardworking trucks ever since. At Navistar Financial, we focus on developing a deep understanding of your needs and requirements so that we can provide industry-leading, budget-friendly solutions.

Managing your fleet needs within a constrained budget is a challenge. That's why we offer tax-exempt lease purchase solutions for commercial vehicle financing to municipal borrowers.^{1,2}



NAVISTAR FINANCIAL PROVIDES PREMIER SERVICE AND SUPPORT FOR TAX-EXEMPT MUNICIPAL BORROWERS

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

FINANCING IS AVAILABLE FOR ALL TYPES OF CUSTOMERS AND APPLICATIONS





ADVANTAGES

PRODUCTS

FLEXIBILITY

ESCROW

FINANCING



OPTIONS DRIVEN BY FLEXIBILITY.

If you're interested in equipment ownership, new or used, a tax-exempt lease purchase from Navistar Financial may be right for you. That's why Navistar Financial offers customized solutions for commercial vehicle financing to municipal borrowers.

TAX-EXEMPT LEASE PURCHASES CAN PROVIDE³:

- Expedited and competitive access to capital
- Typically, no voter approval required
- No agency rating or bond insurance required
- No financial covenants required
- Typically, no pledge of revenue or covenant to levy additional taxes required



Scan me!

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



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THE VEHICLES YOU NEED TO DO THE JOB.

Tax-exempt lease purchases are available for up to 25% more than the original equipment cost of the vehicle and body, if applicable, which can include implementation and soft cost* items such as:

- Vehicle titling fees
- Service solutions
- Extended service contracts
- Chargers for battery electric vehicles

Our tax-exempt lease purchase options are available for the same vehicles as any Navistar Financial customer.

- New and used International® Truck vehicles
- Used vehicles of all makes and models offered through International Truck dealers and International Used Truck Centers
- Electric vehicles
- Trailers

* All equipment would need to be documented on the same schedule, making non-appropriation an all-or-nothing event.



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YOUR NEEDS COME FIRST.

We understand that your business needs may evolve over time. If you need a larger credit limit to expand your fleet, are considering refinancing other equipment, or need support with financing your next equipment acquisition, please reach out to your International Truck dealer and we will work together to find the best path forward.

NAVISTAR FINANCIAL CAN PROVIDE:

- Options for payment frequencies (monthly, quarterly, semi-annual, and annual)
- Lease tenors of up to 144 months (with maximum term not to exceed the useful life of the asset)
- Financing for a wide range of motor vehicle categories (trucks, tractors, trailers, school buses, etc.)
- Notional escrow account option available upon request
- Optional down payment



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YOUR RATE IS LOCKED.

When buying equipment like a fleet of trucks, delivery dates can stretch into the future. But rest assured, the rate you secured at the time of purchase can be locked in through the escrow option of our tax-exempt lease purchase solutions. If you choose this option, your funds can be deposited into a notional escrow account at a fixed interest rate as soon as the Lease-Purchase Agreement is closed.* Interest will begin to accrue at the date of closing, with a fixed first payment due date as delineated in the contract documents. As the vehicles are delivered (and with your authorization), funds will be released from escrow to cover the cost of the equipment.²

* Closing of the Lease-Purchase Agreement is the date when the final documents are executed and funds are deposited into escrow. Delivery occurs after closing under an escrow structure.



HOW TO APPLY.

Take the next step

ADVANTAGES

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ESCROW

FINANCING

When you're prepared to take the next step, we'll be ready to help you throughout the entire process. Simply contact your local International Truck dealer or International Used Truck Center and ask about tax-exempt lease purchases. A representative will collect your required information and quickly process your request.

PLEASE HAVE AVAILABLE:

- Approximate transaction size in dollars
- Collateral description
- Proposed payment structure (for example, annual in arrears)
- Anticipated customer acceptance date
- Verification of eligibility



Scan me!

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Getting preapproved for financing is free, easy and without commitment. Simply contact your International Truck dealer or International Used Truck Center and a representative will collect the required information and quickly process your request.

1
Contact your local International Truck dealer or International Used Truck Center.



2
Provide the information needed.



3
Your local International Truck dealer or International Used Truck Center will contact you shortly to help process your request.





ADVANTAGES

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ESCROW

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. The network offers 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.

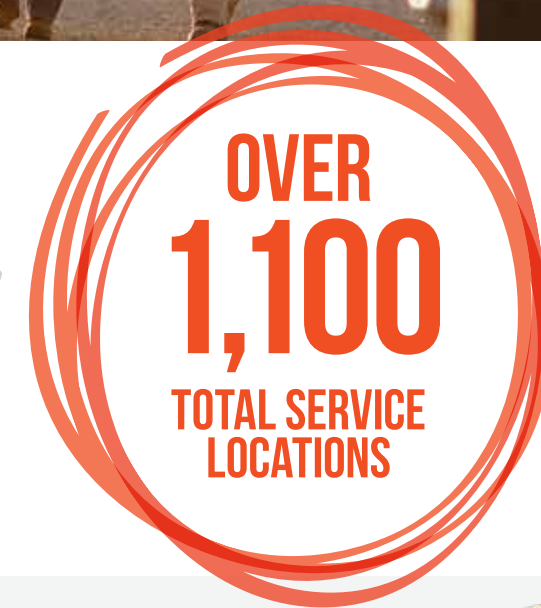


Predictive parts stocking

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 + **OVER 400** = **OVER 1,100**
INTERNATIONAL DEALER LOCATIONS LOVE'S TRUCK CARE & SPEEDCO LOCATIONS



PARTS YOU NEED WHERE AND WHEN YOU NEED THEM

Navistar Financial Corporation
2701 Navistar Dr.
Lisle, IL 60532

www.NavistarFinancial.com



- 1 Financing under Navistar Financial Corporation's Municipal Program is provided by Bank of America, N.A. ("BANA"), BAPCC, LLC, an affiliate of BANA, or another Navistar-approved funding source.
- 2 Program eligibility, actual payments, terms, and down payment are determined based upon creditworthiness of customer.
- 3 Navistar Financial Corporation does not provide or endorse any legal, 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.