

**THE BENEFITS OF A RETAIL FINANCE CONTRACT ARE SIMPLE TO APPRECIATE**

*We offer competitive rates with a flexible repayment schedule to fit your needs*

*You have the ability to finance up to 100% of the sale price*

*No prepayment penalties on conventional debt financing*

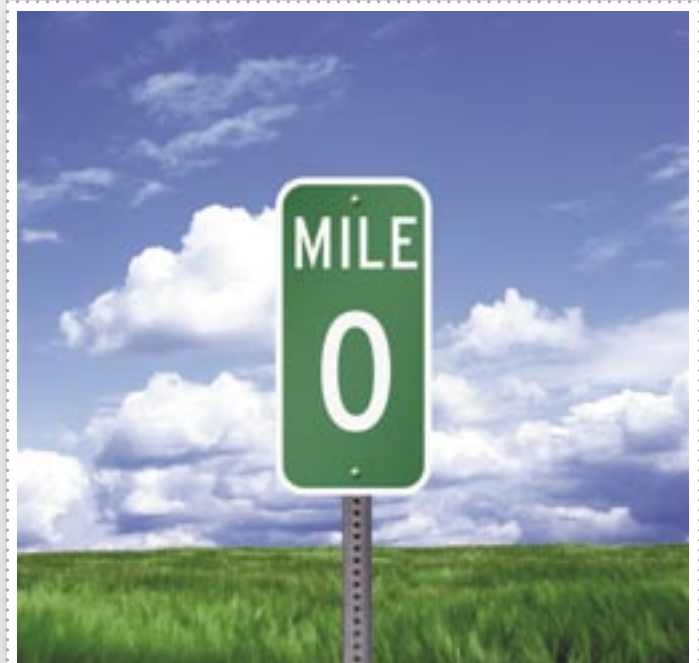
*Pre-approved lines of credit*

*Accelerated payments to build your equity faster*

*Simple loan documentation*

*One-stop shopping for both truck and trailer financing*

★ **RETAIL FINANCE CONTRACT** ★



**SMOOTH FINANCING  
RIGHT FROM THE START**

**NAVISTAR<sup>®</sup>**  
**FINANCIAL**

TAKING THE CURVES OUT OF FINANCING™

Contact your International Dealer for more information.

[WWW.NAVISTAR.COM](http://WWW.NAVISTAR.COM)

**NAVISTAR<sup>®</sup>**  
**FINANCIAL**

TAKING THE CURVES OUT OF FINANCING™



## WHY NAVISTAR FINANCIAL?

We've been a leader in transportation financing for over 50 years. We know the ins and outs of the transportation industry, which means you won't be thrown a curve at the time of funding.

Our depth of expertise allows us to simplify your financing decisions by showing you options and sharing solutions. We get you funded quickly and also help you avoid the unwanted surprise of hidden fees and other costly oversights.

We're competitive and flexible. Take into account the costs associated with unresponsive service or inflexible lenders who don't understand your business—and suddenly a lower initial rate might actually cost more in terms of time, money and aggravation.

Avoid the speed bumps. Hit the road running with the experienced, customer service-driven support of Navistar Financial. We know how to take the curves out of transportation financing.

## RETAIL FINANCE CONTRACT

**This is our most popular financing choice.**

If you want equipment ownership, the ability to build equity and an avenue for depreciation—you should consider a retail finance contract.

Also known as debt financing, a Retail Finance contract allows you to include the funding for related equipment and many of the other costs for placing equipment in service.

When you work with Navistar Financial, you can enjoy simple processing and documentation and straightforward, simple-interest loans. Most importantly, we never charge prepayment penalties for retail financing.

As a wholly-owned subsidiary of International<sup>®</sup> Truck and Engine Corporation, our interest lies in the success of your truck ownership experience, so we'll be responsive and flexible.

**You can choose from a long list of repayment options, including:**

- ▶ *Full payout loans*
- ▶ *Equal monthly payments*
- ▶ *Level principal payments*
- ▶ *Accelerated payments*
- ▶ *Skip payments to meet changing cash flow needs with seasonal businesses*
- ▶ *Balloon financing alternatives to preserve monthly cash flow while still maintaining an equity position*