

**THE BENEFITS OF AN FMV LEASE
ARE SIMPLE TO APPRECIATE**

Used-truck risk is eliminated

*Lower or zero down payments—only one rental payment
is typically required in advance—so minimal initial
investment is required*

Fixed monthly payments are lower than traditional financing

*There are potential tax advantages, since the full monthly
rental payment may be tax deductible*

*Off-balance-sheet financing may improve your
operating ratios with no assets or liabilities appearing
on your balance sheet*

Receive “options vs. obligations” at lease expiration

★ FMV LEASE ★



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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.

FMV LEASE

If you want to enjoy new equipment without worrying about trade-in values—and if you want maximum cash flow—you should consider an FMV (Fair Market Value) Lease.

The FMV Lease is available on new International® trucks and tractors and is recommended when ownership and depreciation benefits are not desired.

You aren't responsible for your equipment's residual value at the end of the lease term and will have several choices offering maximum flexibility.

Here's how FMV leasing can work for you.

Negotiate your best deal on the sales price of the vehicle and then agree on the term of the contract.

At expiration you will have three options:

- ▶ *You may purchase the vehicle at the present Fair Market Value*
- ▶ *You can renew the contract for a stated length of time at the present Fair Market Value Rental*
- ▶ *You can return the vehicle within stated terms and conditions and have no further obligation*

