

Welcome to Crest Capital



Financing Since 1989
Equipment | Vehicles | Software

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In a word, Welcome!

Welcome to the exciting, revenue-enhancing world of equipment financing with Crest Capital. We're pleased to be your financing partner, and we're confident you will enjoy the tremendous advantages that come with offering your customers a monthly payment option.

This welcome package will help you and your staff get the most out of our relationship, and give everyone the information they need.

In closing, we hope this package is helpful, and recommend you share it with whomever you feel needs the information it contains. Your salespeople and AR department in particular will benefit from this package.

Thank you for your time, and again, welcome! If I can answer any questions, please contact me.

Gary Evonsion

A handwritten signature in blue ink that reads "Gary Evonsion".

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Included In This Package Are The Following:

Equipment Financing in a Nutshell

In a decidedly non-serious tone, this one-page document lays bare what equipment financing is, and takes the mystery out of it. It's a fun read too.

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Used / Refurbished Equipment Financing

Crest Capital will happily finance used and/or refurbished equipment for your customers. And the best part, no age restrictions.

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What You Can Expect From Us

By partnering with us, you've taken a step forward. Here's what you can expect from us.

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Advanced Equipment Financing (optional)

We're capable of working with you to develop specific / custom programs to use financing to increase sales (e.g. "no payments until xyz!") This is entirely optional, but we like mentioning it in case you wish to discuss it.

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What Your Customers Can Expect From Us

We want you to feel 110% confident that we will not only treat your customers like gold, but that they will love doing business with us as well.

P. 6

Accounts Receivable Information

You want to get paid in full quickly. This simple primer will give your AR department the information they need to make that happen.

P. 11

Salesperson Information

Your sales staff is key. This one-page document will give them the information they need to incorporate a monthly payment option into their presentations.

P. 7

Invoice Instructions

We've included a sample invoice that shows everything we need to help ensure a smooth transaction.

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Frequently Asked Questions

Crest Capital makes equipment financing easy, but that doesn't mean you don't have questions. Here are the answers to our most Frequently Asked Questions.

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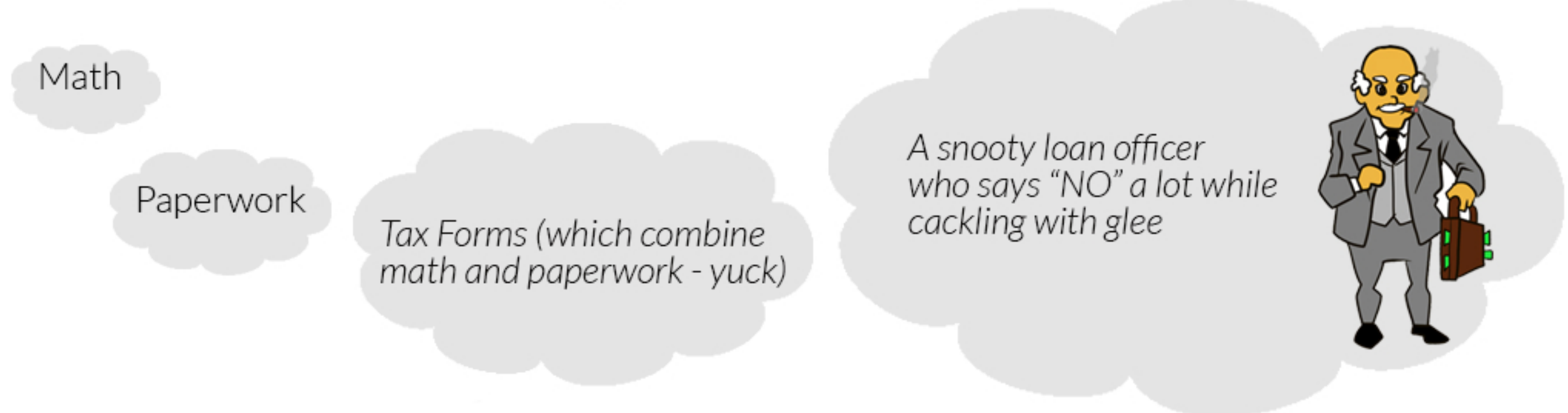
You Get Paid Fast

Crest is an industry leader in paying its vendor partners quickly. In most cases, we pay you in full via ACH or Bank Wire upon delivery and acceptance. For qualified vendor partners, we will meet your advance payment funding terms (e.g., progress payments and prefunding.)

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Crest Capital Equipment Financing in a Nutshell.

When people think of equipment financing, certain words and images spring to mind:



None of those are true with Crest Capital. In fact, you can sum us up in one simple phrase:

We Become Your Customer's Checkbook

Using Crest Capital is even EASIER than writing a check. Your customer applies with a simple online application, we have an answer within hours, and there's a bare minimum of paperwork if the loan is under \$250,000. No financial statements; no "you have a big account with us, right?"; no "we'd like your first born as collateral" or any other finance-related headaches.

We're about as simple as it gets. With excellent rates and terms as well! That's because we're small business financing specialists, and over the last 25 years, have gotten it down to an exact science. Our nationwide customers love us, and yours will too.

What You Can Expect From Crest Capital.

For a great majority of our partners, equipment financing with Crest Capital is an important component of their overall revenue picture. There is a reason – we are interested in increasing your sales, and facilitating growth.

Here's what you can expect from us going forward:

An Established, Reliable Financing Partner, and Fast Payments

In business since 1989, Crest Capital is one of the largest and most experienced equipment financing companies in the United States. We are rock solid, and have thrived through every economic cycle. You can count on our stability and financing acumen. And you can also count on getting paid in full for your sold equipment quickly, and without incident (see our AR page included with this packet).

Proactive, Sales-Focused Financing

We know that favorable terms and payment schedules can turn a “maybe” into a “yes”. We also know a clear, fast answer is paramount to this as well. We've developed an astonishingly simple (and fast) application process, and we're very easy for your customer to work with - before, during, and after the sale.

Exceptional Communication and Clear Answers

You can contact us anytime, with any question, and we'll be happy to answer it. We understand that good communication makes for successful partnerships, and we remain ready to assist at all times.

Small and Medium Business Financing Expertise

We are SME financing specialists. In fact, many of our loans are to companies with anywhere from 5 to 75 employees. We understand what drives purchasing decisions for these companies, and have a wealth of equipment financing services to best meet their needs.

Specialty Programs Tailored to Boost Sales

In addition to basic payment terms, we are fully capable of working with you to develop advanced equipment financing programs specifically tailored to boost sales (seasonal payments for seasonal businesses, no payments until xyz, and so on.) This is entirely optional on your part, and we've included more information regarding such in this package.

A Technologically Advanced Partner

We embrace new technology, and make it work for us, our partners, and our clients. We also have what we feel is the most technologically advanced web presence in our industry. From our financing portal/widgets to being mobile friendly to our robust, intuitive online application, you can count on us to always be on the forefront of digital business.

What Your Customers Can Expect From Crest Capital.

Whenever you involve your customers with a third party, you need a certain level of confidence that the third party will treat them as well as you do. You can expect that - and much more - from Crest Capital. We work hard to not only make you look great, but to also make your valued customers happy that you involved us in the purchasing equation.

Here's what your customers can expect:

Simplicity, Speed, and Great Rates

For financing under \$250,000 (which is the vast majority of transactions), your customers will enjoy an easy one-page application process, without reams of paperwork, endless forms, or financial statements. And they can expect a "within hours" answer on all completed credit applications. Our rates are also comparable to the best banks, but we're far easier to work with than any bank. Unlike the bank, we don't require keeping certain account balance thresholds, and we don't make our customers requalify for the loan annually (our customers are always pleasantly surprised with our lending policies.)

For financing over \$250,000, your customers can expect an interested, attentive finance company that will answer all of their questions, and make the process as intuitive as possible.

Courteous, Responsive Communication

Communication is very important to us. Questions are answered, and resolutions are reached, all in a professional, courteous manner.

This same professional courtesy and positive demeanor extends to communications which are sensitive, such as turning down a credit application, or if collections become necessary. You can be confident that any communications between us and your customer will be as respectful as possible.

Immediate Funding

Your customer doesn't want to wait for their equipment, and you don't want to wait either. That's why we provide quick "one business day" funding once all the "i's" are dotted and "t's" are crossed.

A Willingness to Be Flexible

Your customer's accountant may have certain stipulations regarding financing terms. For example, perhaps they would prefer a 3-year lease with a buyout, or maybe a six year term, or something else. We specialize in meeting the needs of small businesses with a wide variety of financing options, and will work with them to deliver satisfactory terms (*note: unless you developed a special program with us, the way we finance your customer has no effect on your getting paid. In other words, if your customer prefers a lease, and we agree to arrange such, you still get paid in full immediately.*)

A Letter from Chris Fletcher a.k.a. 'The Lease Guy'

To: Fellow Salespeople

From: Chris Fletcher

It looks like I drew the short straw, and was chosen to put together a primer to help salespeople present equipment financing.

I told my company this type of thing always results in a meeting with a lot of sideways glances and eye rolling. In a word, salespeople don't like to be told how to sell (I know I don't). But when my company persisted and made noises about my expenses, I said "Ok, but only if I can do it my way."

So I'm going to give you the quick version: When discussing price, presenting a monthly payment option every time will significantly improve sales. I'll leave it up to you how to present it. But our studies show that a full 80% of equipment buyers would love a payment option. **Saying something like "It's \$9,999 or \$325 a month for 36 months" is astonishingly powerful.**

The included "factor chart" will allow you to arrive at a monthly payment for nearly any term length on a loan or lease. Whether you figure out a payment beforehand (like my \$325 example above) or do it with the customer on the spot, I hope you're really excited about using financing as a selling tool.

Ok, we're done with that part. Painless, right?

Last part - Here are a few answers to questions you may get (you shape them however you want):

What is the interest rate?

It depends on current Federal Reserve rates. However, the rate is always a fixed rate, and comparable with what banks currently charge.

Who is the Finance Company?

Crest Capital, who has been in business since 1989.

Is It Easy to Apply?

Yes. It's one quick form, and you'll generally have an answer within hours.

C.F.

You Have Questions. We Have Answers.

Crest Capital makes equipment financing easy, but that doesn't mean you don't have questions. Here are the answers to our most Frequently Asked Questions.

What are your rates?

Our rates are competitive with business loans from a typical bank. Like all lenders, rates are indexed to like-term U.S. Treasury rates. Our financing is fixed-rate, without blanket liens, and we do not require borrowers to re-qualify for loans or send in yearly tax returns (in other words, we're better than a bank.)

Are you quick? How long to get approvals?

Very quick. In most cases, same-day approval can be given.

When does Crest pay us for the equipment? And do you provide progress payments? (In other words, can you meet our payment terms?)

Crest pays vendor partners very quickly. Normally, we pay in-full via ACH or Bank Wire within 24 hours of delivery and acceptance. For qualified vendor partners, progress payments and prefunding can definitely be part of our relationship.

We do a lot of our business at trade shows, and require a finance partner to attend with us and perform on-the-spot financing. Does Crest offer things like this?

Yes, we're a true finance partner in every sense of the term, and will work with you in a variety of ways to use financing as a revenue-generating tool (including attending trade shows).

Do you finance the type of equipment we sell?

Yes - we finance almost any type of equipment a company would use in doing business. If you sell to businesses, we can likely finance your product. And yes, the equipment and vehicle can be new or used.

How long have you been doing this?

Since Bush Sr. was president (1989).

Do you finance mom & pop customers?

Absolutely. In fact, small companies with 5-75 employees make up a good part of our customer base.

Do you finance start-ups? Or companies with credit hiccups?

As a rule, no. That said, if an existing vendor partner in good standing brought us an occasional startup as a client, we will possibly look at it (but again, as a general rule, credit hiccups and startups are not what we do.)

Are you a direct lender?

Yes. That is a big advantage in working with Crest - we are the lender. No middleman.

Do you finance soft costs like delivery & installation?

Yes, a full 25% of the total loan amount can be soft costs.

Do you require a large down payment?

In most cases, we do not require any down payment. However, depending on credit history, sometimes a down payment is required for approval.

Do you finance my transaction \$-size?

Yes. We're in the business of providing companies with the funds they need. Most of our transaction sizes run small (\$5,000) to very large (\$500,000). Ask us.

Wait... You Say You Sell Pre-Owned / Refurbished Equipment? No Worries – We’re *Used* to Financing It!

In all seriousness, financing used equipment is something Crest Capital specializes in. To take it even a step further, we’re one of the only US lenders to not only welcome used and/or refurbished equipment, but we also do away with many of the restrictions associated with such. In our view (and in general terms), as long as the buyer knows what they are getting, and the condition is what they expect, we’re usually happy to provide financing.

Here are a few details regarding such:

Virtually No Age Restrictions

While many competitors put a tight restriction on the age of used equipment, we prefer to look at each transaction on its own merit, instead of using some arbitrary date. “Vintage” is good in our eyes.

Few Condition Conditions

While we don’t finance equipment that obviously won’t outlive the finance term, we also don’t have any overly-restrictive rules here. We’ll always ask for a condition report, but our general philosophy is “as long as the buyer is happy, we’re happy”.

The Same Great Service

We don’t treat used equipment any differently in regards to our service. Your customers can expect the same fast, courteous service whether they are buying new or used equipment.

Competitive Rates

We peruse the “Scratch and Dent” section ourselves at times, so we’re very understanding when customers wish to buy used equipment. And our rates on used equipment are competitive with the bank’s rates.

Advanced “Sales Focused” Financing and Leasing.

Crest Capital is happy to offer your customers no hassle financing and/or leasing to buy your products. And for many of our vendor partners, that’s where our relationship remains – you sell goods like you always have, and we provide financing to your customers who want it. Simple and effective.

But some of our vendor partners want to go further, and use creative / advanced monthly payment options as an incentive to their customers. As a sales-focused company, we are happy to work with you on this. Please keep in mind, this is entirely optional – we’re including this information to let you know these types of programs are available if you wish to discuss them.

Here are a few of the more common programs we’ve developed with our vendor partners:

Trade Show / Sales Conference Financing

If trade shows are part of your overall marketing efforts, Crest can work with you to provide instant “at the booth” financing. This can be for straight/common financing, or combined with the other programs on this page.

No Down Payment / Interest / etc.

0% financing for 12 months, no down payment, etc.

Deferred Plans (“No payments until xyz!”)

This allows your customers to buy your products today, while deferring payments for up to six months.

Seasonal Plans (aka “Skip-Payments”)

This is attractive for industries that experience seasonal highs and lows (ski areas in summer, northern golf courses in winter, etc.)

Step-Up / Step Down Plans

Gives your customer more flexible payment schedules (lower or higher payments early in the term, and the reverse later in the term).

Even More Advanced Financing Programs

While it’s not common, we have helped certain vendors create a branded, in-house financing division, partially backed by Crest Capital.

To reiterate, the preceding are optional. But a certain percentage of our vendor partners are interested in the more sales-focused, incentive-laden aspects of financing and leasing, and we want you to know we are always open to working with you on this level.

Accounts Receivable Information.

The following information is for your Accounts Receivable Department (or person), and is meant to make payment to you as expedient as possible.

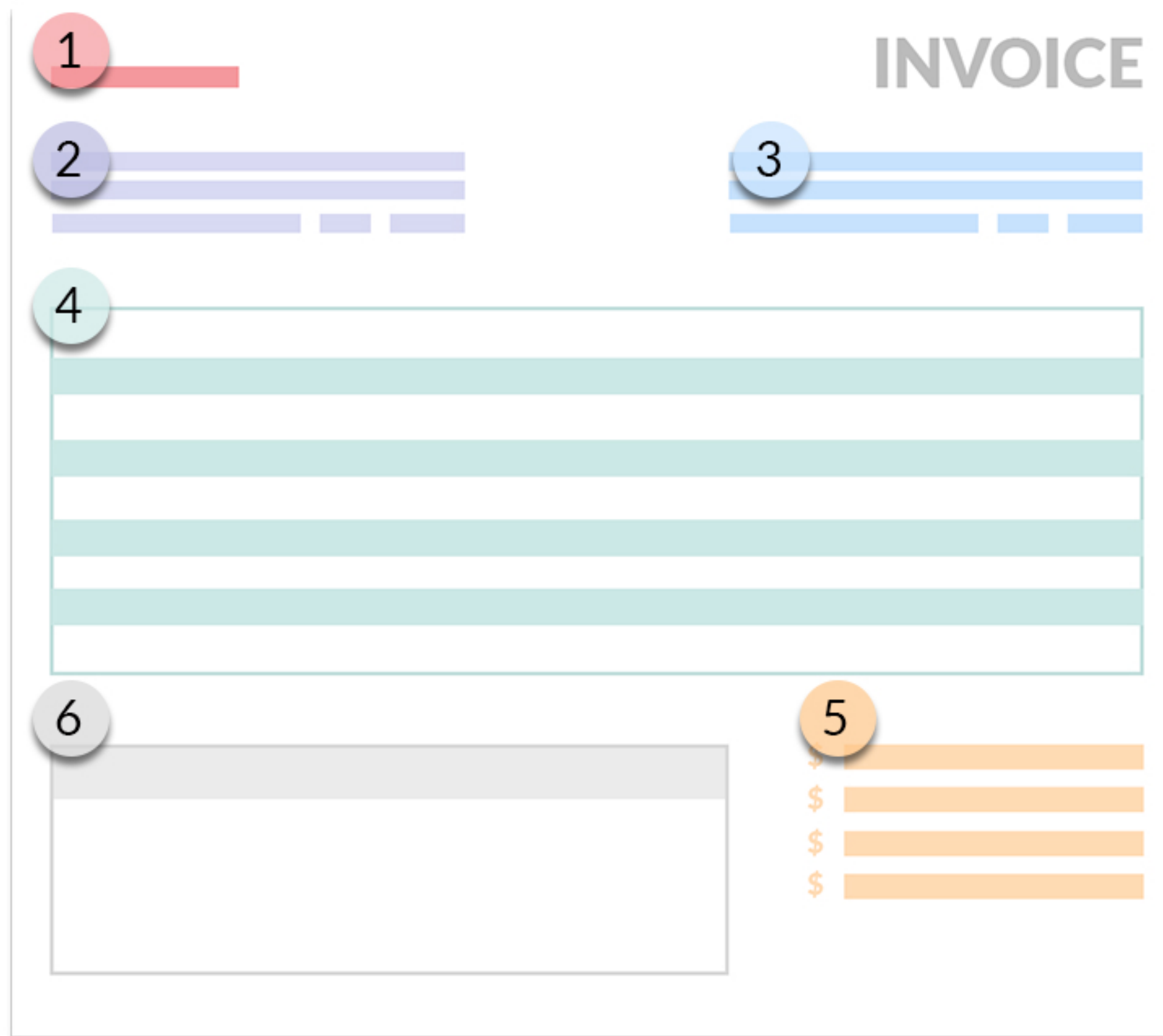
For any product financed by us, we require an invoice with specific information. Most of this is covered in common invoicing, so it's very possible your invoicing already has these items. But we also recognize that different companies may do things differently. Thus, this sheet detailing what we require (note: these are standard requirements for virtually any financed deal by virtually any financing institution. The industry simply necessitates certain specifics.)

Here's what we require:

- ✓ The invoice must be an actual invoice. We cannot release funds from a proposal, quote, pro-forma, etc.
- ✓ We will need your Federal Tax ID # on your invoice, or a W-9 on file. Either works.
- ✓ Both Bill to and Ship to information must be completely filled out, even if they are the same.
- ✓ Product description, and all model number / serial numbers (if a serial number is not available, "Serial Number N/A" is fine).
- ✓ Itemized pricing, including tax and delivery / installation charges (if any).
- ✓ Payment terms (e.g., 100% Prior to Shipment; 50% Prior to Shipment, Balance upon Delivery; 100% due upon Delivery and Acceptance; etc.)
- ✓ Full wire transfer information. This allows us to release funds directly to you quickly.
- ✓ All invoices must be free of handwriting.

We're including a sample invoice that shows everything we need . We will also e-mail you directly for every transaction, and include these instructions (we try to make this as simple as possible.)

Please provide a traditional invoice. We are unable to provide payment via pro forma or 'estimated' invoice.



1
 Date of Invoice: Current Date
(not before today's date)

2
 Sold To:
 Company Name
 Street
 City, State, Zip

3
 Ship To:
 Company Name
 Street
 City, State, Zip

4
 Provide detailed description and itemized cost for each item.
(list sales tax, service, warranty, training or supplies separately)
 Specify 'New' or 'Used'.
(indicate year manufactured and attach Condition Report of 'Used' items.)
 Identify 'Serial#' and/or 'Model#'
of each item (if applicable)

5
 Provide exact dollar amount of equipment sold.
 Equipment Cost (itemized in section 2)
 Taxes
 Shipping/Freight
 Total

6
 Clearly indicate Payment Terms.
(for example: 100% due upon delivery and acceptance; 50% prior to shipment; balance upon delivery, etc.)
 We require an actual invoice to remit funds. *(we do not fund from Sales Orders, Proposals, Quotes, or "Generic" Invoices)*

Offering Financing Does Not Mean Waiting for Payment.

You make the sale, we take the risk. With Crest Capital, you can offer attractive payment options to your customers like financing and leasing, AND receive your funds upfront – like closing for cash.

To receive an electronic transfer from Crest Capital:

Please include the following information on your Invoice

- ✓ Indicate WIRE or ACH
- ✓ Name of Bank receiving transfer
- ✓ ABA Transit Routing Number of receiving bank (*)
Important note: *ABA numbers obtained from checks or deposit slips may not be valid for processing wire transfers. Contact your receiving bank to get the appropriate incoming wiring instructions.*
- ✓ Beneficiary Account Number
- ✓ Name of Beneficiary on the account
- ✓ Indicate special reference requirements
Or we will use Invoice Number or End User Name if there is a reference line available

To receive funds via check:

Please include the following information on your Invoice

- ✓ Physical Street Address = payment is made by overnight carrier (FedEx, UPS)
- ✓ PO Box = payment is made by USPS

A Final Word.

Offering a monthly payment option has been proven to increase sales.

We're committed to helping you get the most out of offering a monthly payment option. From providing training to telemarketing all the way to creating a branded in-house financing program, we're ready and willing to help you use financing as an effective (and exciting) sales tool.

If you have an idea regarding how financing can be used to increase sales, we'd be happy to discuss it.

Looking forward to success!



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