



# Western Finance & Lease Delivers

Western Finance & Lease, Inc. is a full service commercial equipment finance company that provides both lease and conventional financing options. We specialize in providing creative financing solutions.

Western Finance & Lease, Inc. prides itself on being competitive and creative, while maintaining the highest standards of integrity. We are committed to superior customer service.

## The Western Advantage

- Creative, Flexible Financing Solutions
- Competitive Rates
- Fast, Hassle Free Customer Service
- Reliable, Experienced & Trusted

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## Mission Statement

Be a trusted and reliable nationwide commercial equipment finance company that provides superior service to our customers and that provides controlled growth and consistent enhanced returns to our shareholders.

## Vision Statement

Western Finance & Lease will be the most operationally efficient and customer driven small ticket equipment finance company in the industry.

## Value Proposition

Provide competitive commercial equipment finance solutions tailored by an experienced team that supports our customers' long-term success while demonstrating continued commitment and unsurpassed customer service.

## Why Western Finance & Lease?

### Operational Excellence

- ✓ Simple credit application
- ✓ Quick credit decisions
  - In as little as 30 minutes
- ✓ Application-only up to \$85,000
- ✓ Stream-lined documentation process
  - Documents are easy to understand, written in "plain English"
  - Documents can be mailed, emailed, faxed or originated at your office
  - Will fund from signed faxed documents (fund from fax)
- ✓ Transactions funded within 24 hours

### Industry Experience and Credibility with Our Customers

- ✓ Business model built on Midwestern values
- ✓ National coverage (all 50 states)
- ✓ Financially stable and strong
  - WFL in business since 1990
  - State & Federal (FDIC) regulated
- ✓ Direct funding source
  - Subsidiary of Western State Bank (established 1901)
  - Entire relationship handled "in-house"
- ✓ A proven track record of successful manufacturer and vendor program development



**WFL has been delivering Vendor Program Leasing Solutions for over 20 years. We are proud of our many long standing vendor relationships that we believe spring from our core values.**

### Integrity

We are honest in all transactions and require the same from our business partners. We earn our reputation by adhering to the highest ethical standards and conduct.

### Respect

We earn the respect of our customers and team members by being open, honest and honorable in all we say and do.

### Teamwork

We cooperatively work together and communicate actively and openly. We build trust by honoring our commitments. We value diversity.

### Accountability

We take responsibility for decisions at the company and individual levels.

### Entrepreneurship

We work to create a culture where prudent risk taking is encouraged and rewarded.

### Excellence

We strive for excellence in all we do. We have a passion for continuous quality improvement. We measure what counts and take action based on facts.

### Innovation

We are constantly looking for ways to innovate and improve from customer solutions to processes. We embrace change as an opportunity.

### Balance

We strive for well rounded employees who combine work, family and recreation.