



WARRANTY FINANCING

CREDIT CRITERIA AND PROCESS OVERVIEW

- FICO score is used, but not the sole credit criteria
- Truck pay history is important
- Length of time with carrier is considered
- Cash flow with the VSC payment is taken into consideration
- Weekly payments matching weekly settlements available
- Quick turnaround with complete application

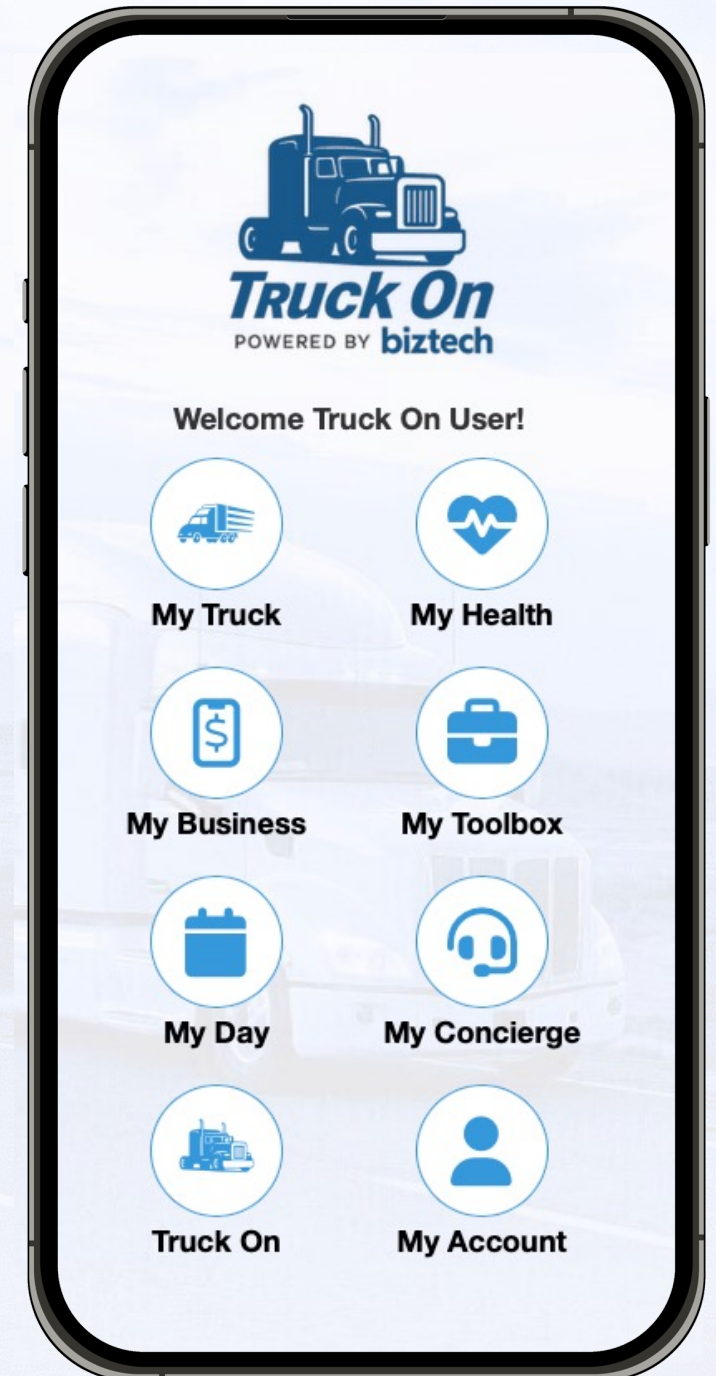
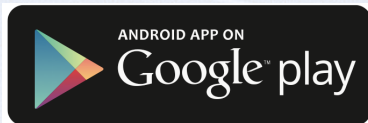
DOCUMENTATION REQUIRED FOR FUNDING

- Completed credit application
- Copy of CDL
- Copy of social security card
- Copy of a voided check or credit card
- Copy of vehicle title
- Approved TruckSuite Inspection Report
- Truck Diagnostic Health Report

SIMPLE APPLICATION PROCESS



**Download the Truck On Mobile App.
Now available on iOS and Android!**



SIMPLE APPLICATION PROCESS

- Open the TruckSuite Mobile App
- Tap on the “My Business” button
- Tap on the “Aftermarket Warranty Financing” button
- Complete the credit application in its entirety
- Once complete...click “Submit”
- If you have any questions, tap the “Start Chat Now” button and chat with a TruckSuite Representative



Welcome Truck On User!



My Tr



My Health



My Business



My Toolbox



My Day



My Concierge




Truck On



My Account



 Get Warranty Financing

 Get Truck Insurance


 Find a Load

 My Accounting & Taxes

 Do My 2290 Filing

 Get My Own Authority

 Find a New Carrier

 Get Truck Financing

 Get Repair Financing



Get Aftermarket Warranty Financing

Loan Type:

Aftermarket Warranty Financing

Applicant Information

First Name: *

Last Name: *

Middle Name:

Home Street Address 1:

FREQUENTLY ASKED QUESTIONS

What documentation is required for obtaining VSC financing?

Completed credit application, copy of CDL, copy of insurance certificate, copy of title and copy of finance or lease agreement.

What is the interest rate?

There is no interest rate. Service contract financing is “risk based” on credit criteria which includes: the applicant’s credit history, FICO score and trucking experience, along with the truck pay history.

FREQUENTLY ASKED QUESTIONS

Is there minimum acceptable FICO score?

There is no minimum FICO score to qualify for VSC financing.

How is the term length calculated?

Term is based on the length of the VSC ranging from 12 months to 48 months. Payments are made weekly to match up with the trucker's weekly settlement.

Can I pay off early?

Yes. There is no penalty for early payoff.

FREQUENTLY ASKED QUESTIONS

Do you report to the credit agencies?

Yes. We report to all three major credit agencies. This gives the trucker the ability to establish or rebuild credit.

May I apply under my business name?

Yes. You are able to apply for service contract financing under your business name with a personal guarantee.

What is the turnaround time for a credit approval?

Turnaround time is based on the overall quality of the credit application. If the application is complete, turnaround time usually takes 24-48 hours.

FREQUENTLY ASKED QUESTIONS

Will I need an inspection on my truck?

Yes, a TruckSuite inspection will be required. The inspection can be set up through our TruckSuite office.

Where do I have the inspection done?

We use several qualified major repair chains and truck dealerships to conduct the inspections.

Does TruckSuite place any lien on my truck?

No, we do not place a lien on your truck. A UCC filing may be done based upon credit quality.



**Keeping the truck on the road
and the trucker in the truck!**