



# AFTERMARKET WARRANTY FINANCING

***Just Drive!***



# 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

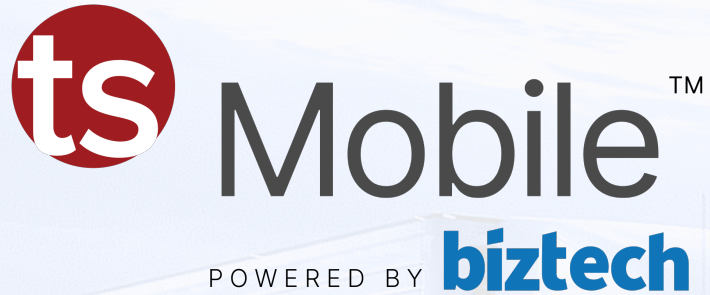


# DOCUMENTATION REQUIRED FOR FUNDING

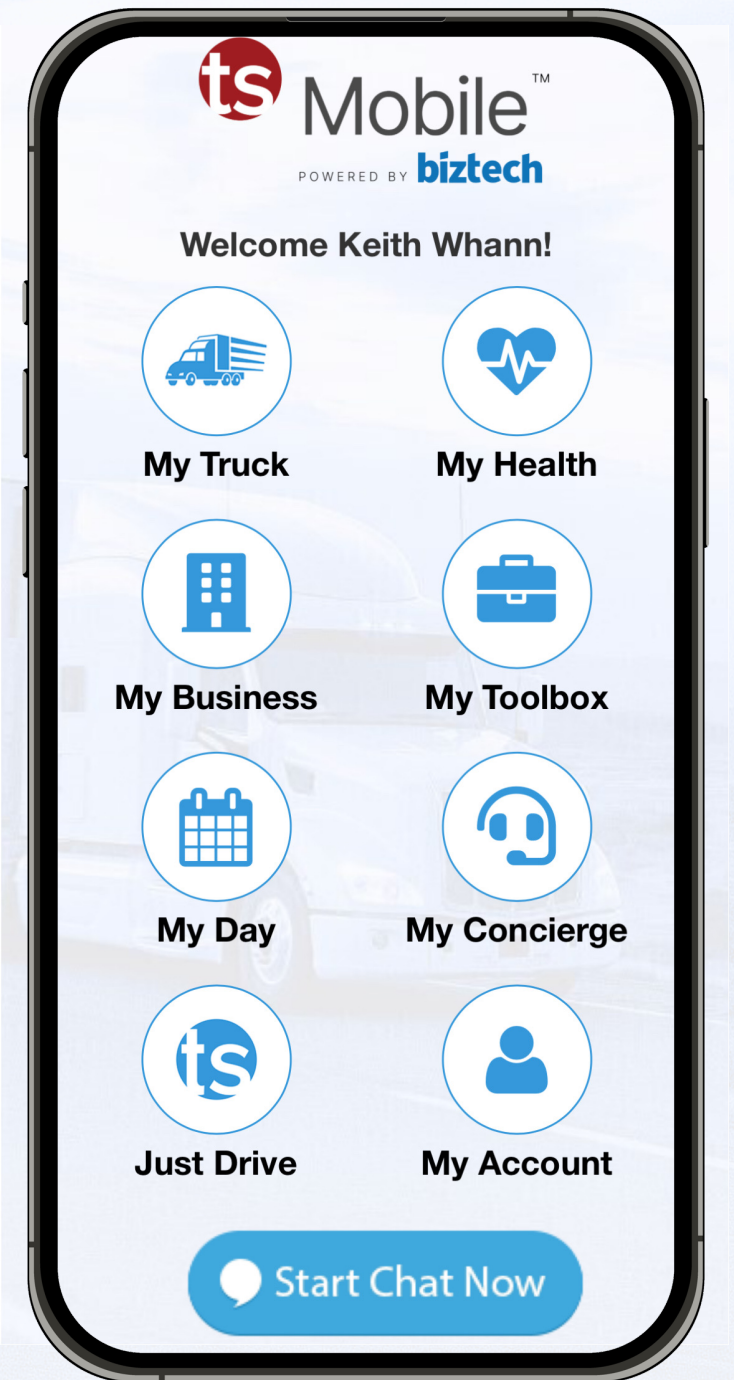
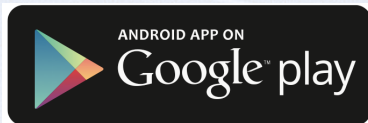
- Completed credit application
- Copy of CDL
- Copy of social security card
- Copy of a voided check or credit card
- Copy of vehicle title
- Approved TruckSuite Inspection Report
- Truck Diagnostic Health Report



# SIMPLE APPLICATION PROCESS



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

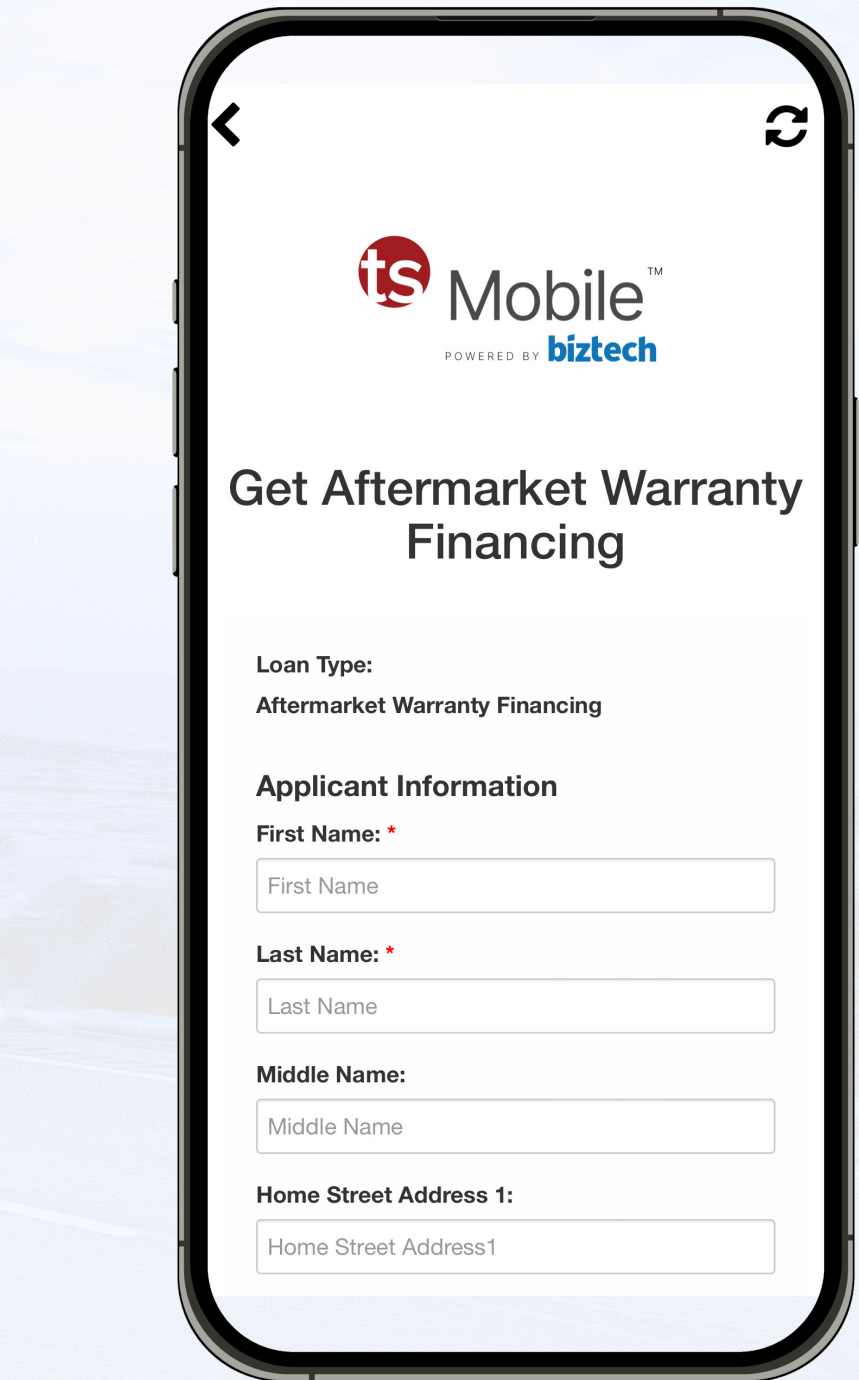
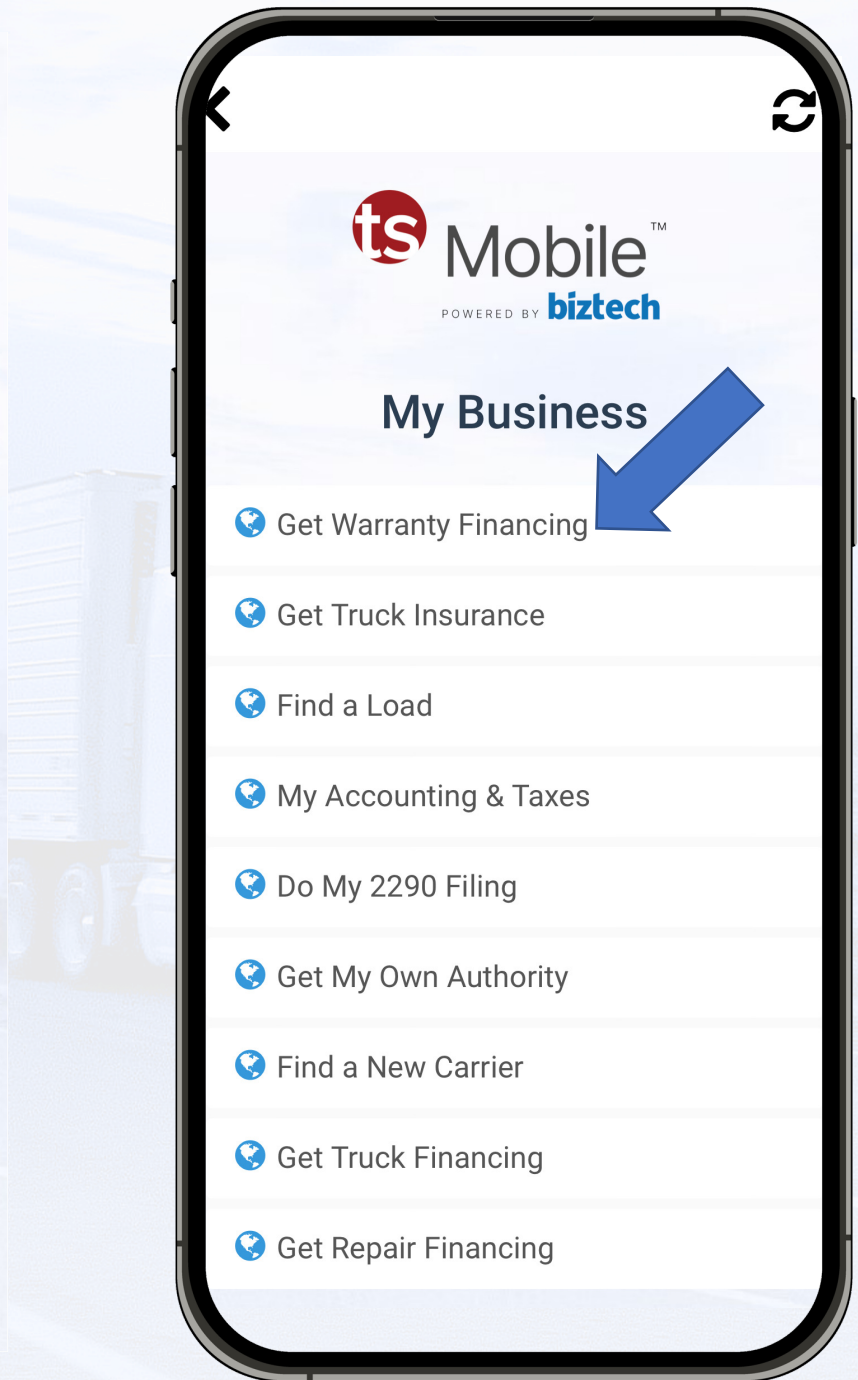
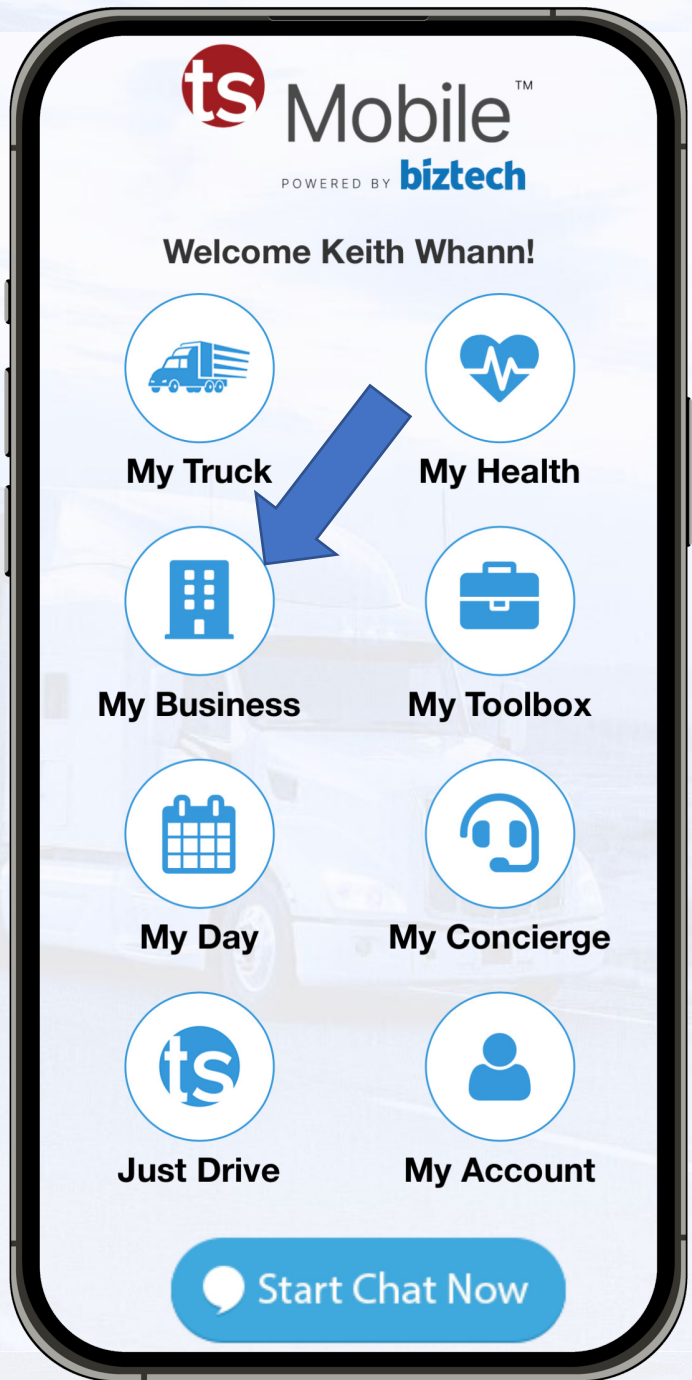




# SIMPLE APPLICATION PROCESS

- 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







## **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!**

***Just Drive!***