



IT'S WHAT WE DO.

Program Basics

The Dealer Financial Services program makes it easy to attract new customers, close sales, and generate repeat business. And our personal touch means you get the support you need when you need it.

Instant Credit Approvals

- **By phone:** Call from your store or your customer's home and get answers in mere moments from our friendly credit analysts. They are trained to find ways to say "YES"...and they can answer any other program questions you may have.
- **By Web:** Get instant answers 24 hours a day on our Web site.

Quick Funding

Contracts are funded via ACH within 24 hours of receipt of your accurately completed documents (and verification, when necessary).

No Prepayment Penalties

Your customers can pay their loans off early with no financial penalties.

One-Stop-Shopping

Our full line of products and services means you can spend more time selling and less time shopping multiple finance companies.

Revolving Lines of Credit

Our simple revolving lines of credit make it easy to close sales!

Low 2% Monthly Payment Factor

Our low 2% monthly payment factor helps you sell your customers on a low payment to fit their budget. On a \$4000 sale, the payment is only \$80 per month.

Simple Paperwork

There are no cumbersome calculations to make...just complete a few basic pieces of information and you're on your way to the next sale!

Easy Repeat Sales

Our lines of credit make it easy to upsell your customers...now or later. If the customer's account is in good standing and they have credit available, you can add future sales with ease. And the credit lines are good only at your business which promotes customer loyalty.

Private Label Programs

Build or reinforce your brand equity with our customized private label programs.

Credit applications, promotional materials, and account cards can be customized with your company's name and/or logo.

Use our billing statement messaging options to send your customers targeted sales messages, service reminders, and more.

Installment Loans

For customers who want a specific loan term or peace of mind in knowing exactly when their loan will be paid in full, our installment loans are a great option. We offer terms from 12-84 months for maximum payment flexibility.



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Prime and Sub-Prime Credit Approvals

The Dealer Financial Services program makes it easy to sell to a wide range of customers by offering approvals for both prime and subprime credit customers.

Prime credit customers are approved and funded at 100% of the sale price (less any interest-free promotion cost).

Subprime credit customers are approved and funded at discounted levels based on their credit risk and application information. Rather than declining these customers, we look for ways to give you approvals that can add incremental revenue to your bottom line.

One-stop-shopping for both prime and subprime customers means you can spend more time selling and less time shopping multiple financing sources to get a credit approval.

Interest-Free Promotions

Attract new customers and close sales quickly by using our attractive interest-free credit plans.

Same-as-Cash – Standard terms of 90, 180, or 365 days

Minimum payments are due monthly and interest accrues from the date of sale. If the original amount financed is paid in full before the end of the promotion, the accrued interest is waived.

No Payments/No Interest – Standard terms of 90, 180, or 365 Days*

Payments AND interest start at the end of the promotional term. (365 NOP available on 100% approvals only.)

Reduced APRs

We have a variety of reduced APR plans for both our installment loans and our revolving lines of credit, giving you the flexibility to meet the needs of your customers.

Equal Payments – 0% APR

On our installment loan program, you can offer your customers a 0% APR and equal monthly payments on terms from 12-60 months. This is a great tool to close sales with rate-conscious buyers.

Other Custom Promotions Available

For a current promotional program pricing list, please call us at 1-800-234-3663.

Portfolio Acquisitions

Rid yourself of the headaches and expenses associated with in-house financing.

Dealer Financial Services' portfolio acquisition program gives your business a cash infusion while ridding you of the hassles of legal lending compliance, collections and litigation against non-payers, and managing financing cash flow. Selling your in-house portfolio helps you minimize your risk of loss from non-paying customers.

We'll buy portfolios that range in size from only a few accounts to thousands of accounts. Just provide us with a few basic pieces of account information and we can make you a competitive offer that will give you the cash you need.

By using our portfolio acquisition plan, you can focus on what you do best— sales—and let us handle the financing.



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For complete details, contact us at 1-877-404-8044:

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Richard Kosiec, Senior VP - Strategic Planning & Acquisitions
ext. 1139, richardk@aquafinance.com

Scott Treu, Vice President - Credit
ext. 1125, scottt@aquafinance.com

Account Servicing

For a small monthly fee per account, Dealer Financial Services can handle billing and collections activities on your existing financing or rental accounts. Our experienced collectors help you limit losses while keeping you in compliance with applicable collections laws. Fees vary based on services rendered.

We can also purchase portfolios of in-house contracts from you through our Portfolio Acquisitions program.

For complete details, contact us at 1-877-404-8044:

Tracy Dudek, Senior VP - Account Servicing
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Bob Hamilton, Senior VP - Credit, Sales & Marketing
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Scott Treu, Vice President - Credit
ext. 1125, scottt@aquafinance.com

Commercial Leasing

Dealer Financial Services now offers commercial leasing programs to help you close deals with commercial customers.

Our commercial leasing program offers:

- **Available lease amounts from \$2000-\$150,000 or more**
- **\$1 buy-outs or fair market value buy-outs**
- **Control of your equipment and your customers**
- **Decisions on most applications within 2 hours**
- **Monthly payments that can include all costs (installation, service, etc.)**

All existing Dealer Financial Services dealers are eligible for the commercial leasing program with no additional paperwork to complete. New dealers must complete a brief signup application and be assigned a dealer number.

For complete details, including rates, contact our leasing specialist at 1-877-404-8044:

Brian White
ext. 1305, brianw@aquafinance.com



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History:

Since 1986, Aqua Finance, Inc., (AFI) has provided financing programs exclusively to water treatment dealers. The company has recently branched out to serve other industries through its Dealer Financial Services division.

AFI is qualified to do business in all 50 states and Puerto Rico. Canadian dealers in five provinces can be serviced through the AFI Canada, Inc., division. The AFI headquarters, located in Wausau, WI, employs over 350 people and provides immediate on-site credit decisions to dealers. All accounts are approved, funded, and serviced in-house.

AFI currently works with more than 1500 dealers nationwide and has national financing agreements with a number of major manufacturers. Though water treatment is its core focus, AFI also offers programs for dealers selling other products such as HVAC, alternative energy solutions, home improvement, landscaping, hearing aids, and more through its Dealer Financial Services (DFS) division.

Timeline

1986 – Founded by Robert Chadwell, a former water dealer

1988 – Company is incorporated

1995 – Aqua enters into secondary agreement with Household Retail Services

1998 – Aqua enters into secondary agreement with Culligan International

2001 – Aqua enters into primary finance agreements with Culligan and EcoWater

2001 – Aqua launches national revolving credit product

2004 – Dealer Financial Services division launched to finance other products

2006 – Company expands to Canada under the name AFI Canada, Inc.

2006 – Company launches commercial leasing product

Contact Us

Our Corporate Headquarters is located at:

One Corporate Drive

Suite 300

Wausau, WI 54401

Our mailing address is:

Dealer Financial Services

P.O. Box 844

Wausau, WI 54402-0844

Please direct e-mail inquiries to us at info@aquafinance.com or contact us directly at the phone extensions below.

Main Phone: **1-877-404-8044**

Interested in our program? Contact our Sales and Marketing Group:

SALES AND MARKETING:

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