

MOVE TO THE HEAD OF THE CLASS.

MUNICIPAL LEASING

PUTTING YOU IN THE DRIVER'S SEAT.

At International® Financial, we focus on developing a deep understanding of the needs and requirements of individual schools like yours to help you add the industry-leading equipment you need.

Managing your fleet needs within a constrained budget is a challenge. That's why we offer tax-exempt lease purchase solutions for commercial vehicle financing to municipal borrowers.^{1,2}

INTERNATIONAL FINANCIAL PROVIDES PREMIER SERVICE AND SUPPORT FOR TAX-EXEMPT MUNICIPAL BORROWERS.

- A captive financing partner dedicated to the transportation industry
- Ease of doing business
- Industry-leading customer service
- Preserve traditional sources of liquidity

FINANCING IS AVAILABLE TO MEET YOUR NEEDS.



1. Financing under International Financial Municipal Leasing is provided by Bank of America, N.A. ("BANA"), BAPCC, LLC, an affiliate of BANA, or another Navistar Financial Corporation approved funding source.
2. Program eligibility, actual payments, terms, and down payment are determined based upon creditworthiness of customer.

OPTIONS DRIVEN BY FLEXIBILITY.

Interested in equipment ownership? International Financial offers customized commercial vehicle financing solutions, like tax-exempt lease purchase options, for municipal borrowers.

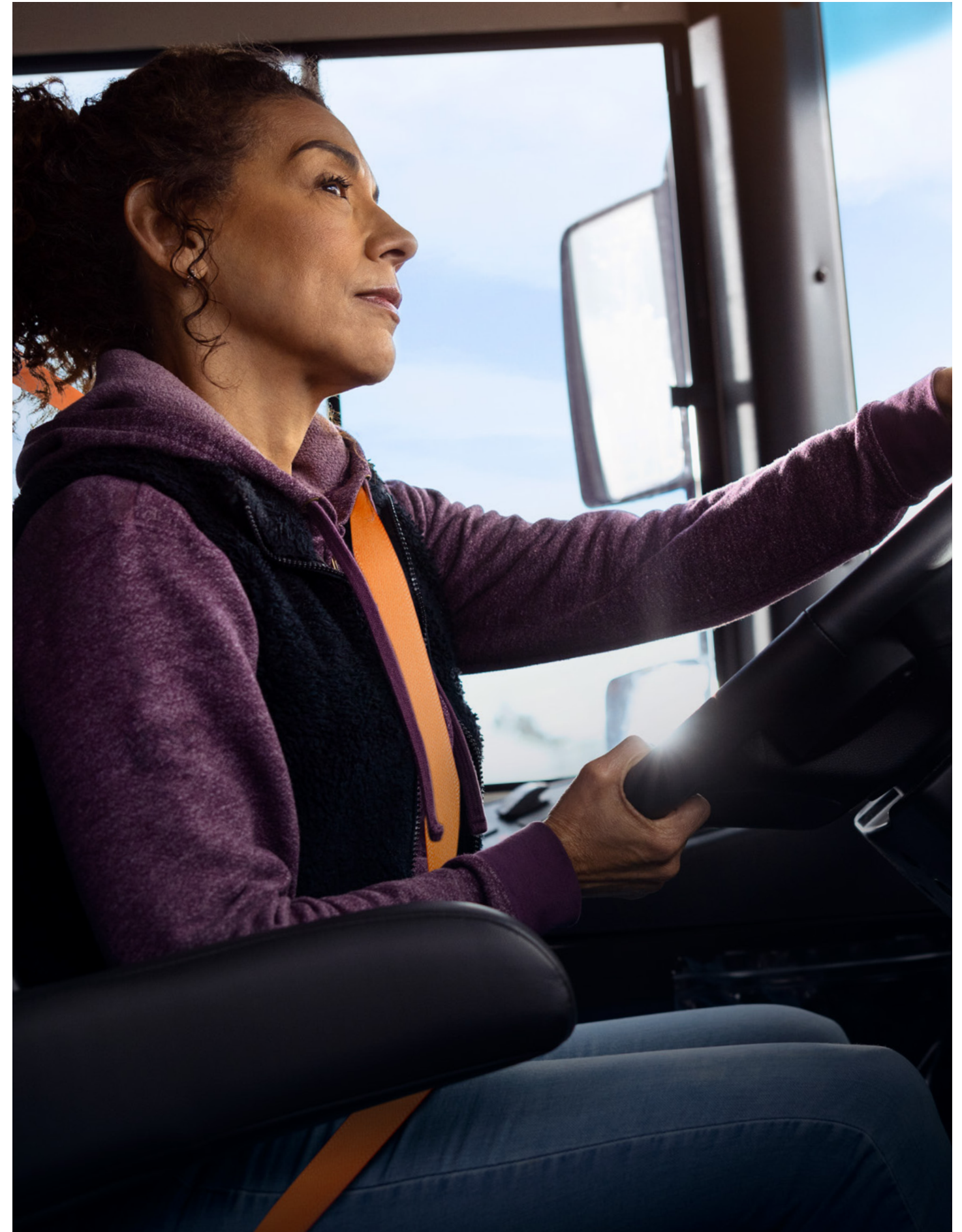
Tax-Exempt Lease Purchases Advantages¹:

- Expedited and competitive access to capital
- Typically, no voter approval required
- No agency rating or bond insurance required
- No financial covenants required
- Typically, no pledge of revenue or covenant to levy additional taxes required



For more information or to contact International Financial, scan the QR code.

1. Navistar Financial Corporation does not provide nor endorse any legal, tax, or accounting advice or tax strategy to its dealers, customers, or potential customers. You should consult with your own tax and accounting advisor on all such matters relating to the loan or lease financings described in this brochure.



THE BUS YOU NEED TO DO THE JOB.

Tax-exempt lease purchases are available for up to 25% more than the original equipment cost of the vehicle and body, if applicable, which can include implementation and soft cost¹ items such as:

- Vehicle modifications
- Sales tax
- Vehicle registration fees
- Service contracts

Our tax-exempt lease purchase options are available for the same vehicles as any International Financial customer.

- New and used IC Bus® vehicles
- Used vehicles of all makes and models offered through IC Bus dealers
- Electric vehicles

1. All equipment would need to be documented on the same schedule, making non-appropriation an all-or-nothing event.



ACCOMMODATING THE NEEDS OF THE MUNICIPAL BORROWER.

We understand that your needs may evolve over time. If you need a larger credit limit to expand your fleet, are considering refinancing other equipment, or need support with financing your next equipment acquisition, please reach out to your IC Bus dealer and we will work together to find the best path forward.

SOME WAYS WE CAN ACCOMMODATE:

- Options for payment frequencies (monthly, quarterly, semi-annual, and annual)
- Lease terms of up to 144 months (with maximum term not to exceed the useful life of the asset)
- Financing for a wide range of motor vehicle categories (trucks, tractors, trailers, school buses, etc.)
- Notional escrow account option available upon request
- Optional down payment





YOUR RATE IS LOCKED.

When buying equipment like a fleet of buses, delivery dates can stretch into the future. But rest assured, the rate you secured at the time of purchase can be locked in through the escrow option of our tax-exempt lease purchase solutions. If you choose this option, your funds can be deposited into a notional escrow account at a fixed interest rate as soon as the lease-purchase agreement is closed.¹ Interest will begin to accrue at the date of closing, with a fixed first payment due date as delineated in the contract documents. As the vehicles are delivered (and with your authorization), funds will be released from escrow to cover the cost of the equipment.²

1. Closing of the lease-purchase agreement is the date when the final documents are executed and funds are deposited into escrow. Delivery occurs after closing under an escrow structure.
2. Program eligibility, actual payments, terms, and down payment are determined based upon creditworthiness of customer.

FINANCING HOW TO APPLY.



For more information or to contact International Financial, scan the QR code.

TAKE THE NEXT STEP.

When you're prepared to take the next step, we'll be ready to help you throughout the entire process. Simply contact your local IC Bus dealer and ask about tax-exempt lease purchases. A representative will collect your required information and quickly process your request.

PLEASE HAVE AVAILABLE:

- Approximate transaction size in dollars
- Collateral description
- Proposed payment structure (for example, annual in arrears)
- Anticipated customer acceptance date
- Verification of eligibility

Getting preapproved for financing is free, easy, and without commitment. Simply contact your local IC Bus dealer or used bus center and a representative will collect the required information and quickly process your request.

STEP 1

Contact your local IC Bus dealer or used bus center.

STEP 2

Provide the information needed.

STEP 3

Your local IC Bus dealer or used bus center will collect your information to help process your request.



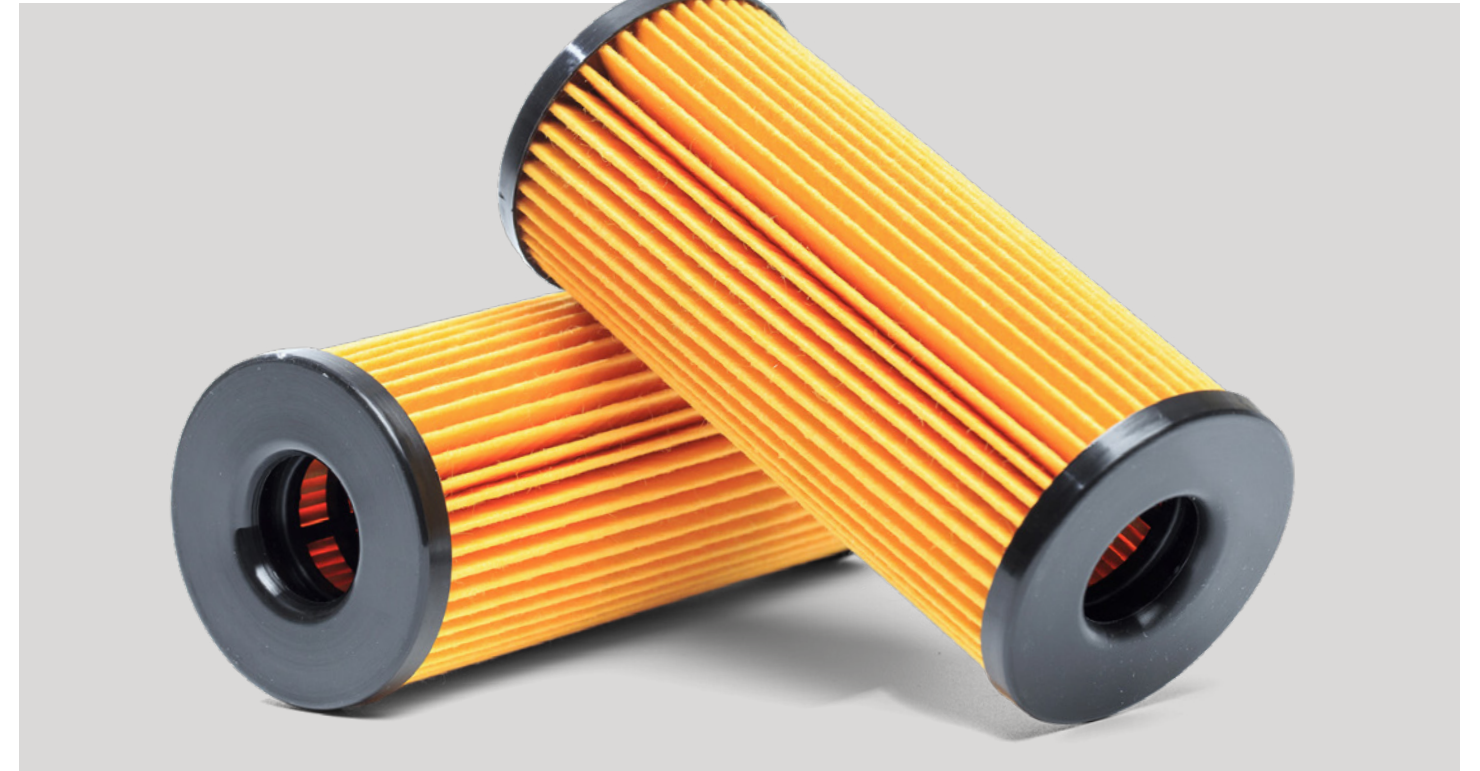
THE TOOLS YOU NEED TO MOVE FORWARD. INTERNATIONAL FINANCIAL

PREDICTIVE MAINTENANCE TO MAXIMIZE UPTIME

Optimize maintenance using vehicle performance and predictive data to move unplanned repairs to planned.

PREDICTIVE PARTS STOCKING

Dealer parts inventory management uses artificial intelligence (AI) and telematics data to predict stocking needs. This ensures the best parts are on dealer shelves to support customers.



PARTS YOU NEED WHERE AND WHEN YOU NEED THEM.

It's our goal to provide an unparalleled, "one-stop shop" experience through the IC Bus dealer network. In addition to International Financial, your IC Bus dealer can offer prognostic repairs, predictive parts stocking, and parts — all focused on reducing your operating costs and driving on-time performance.

- State-of-the-art, award-winning parts distribution centers
- All-makes Fleetrite® and RENEWED™ Reman Parts Offering
- Fleet Charge® account standardization — pricing and billing
- Ability to customize extended service contracts — flexibility you need with peace of mind you deserve
- Connected services built to make data visible, easy to understand, and actionable
- Diagnostics and service tools
- Training opportunities
- 700+ dealer locations
- Parts return program
- One-stop shop warranty processing
- eCommerce online parts ordering
- Dealer Uptime Advocate and Uptime Command Center

Find out more at
international.com/services/financing

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