HYSTER CAPITAL

A Division of NMHG Financial Services, Inc.

NMHG Financial Services, Inc.
10 Riverview Drive
Danbury, CT 06810
(800) 264-5580
inventory.finance@ge.com

Inventory Finance Guide

Inventory Financing Program

This inventory financing program guide will provide you with assistance in using our inventory financing programs to your best advantage. You will find the following information in this guide.

- Programs & Services
- Funding Steps
- Invoicing and Billing
- Contact List – Your telephone guide

Inventory Financing Programs

We provide quick, flexible and simple inventory financing programs that help dealers get inventory to the people that need it most, their customers. NMHG Financial Services provides inventory services to strengthen your business and dealership capabilities.

NEW FLOOR PLAN – *Factory Shipments*

- New Hyster trucks, batteries, and chargers
- Interest –30-day LIBOR plus 4.90% floating
- Interest starts sixty (60) days from the date of the invoice
- Twelve (12) months – no monthly principal curtailments
- Maturity in twelve (12) months
- May be rolled over into rental fleet anytime during the twelve (12) month term or at maturity for a maximum of sixty (60) months
- Allied equipment (non-competitive) – same as Hyster equipment except no interest free

USED FLOOR PLAN

- Used Hyster or Allied equipment (value must be approved by remarketing department)
- Interest – 30-day LIBOR plus 4.90% floating
- Six (6) months – no monthly principal curtailments
- No interest free – interest starts on day of funding
- May be rolled over into rental fleet anytime during the six (6) months or at maturity for a maximum of thirty-six (36) months

NEW FLEET RENTAL – *Factory Shipments*

- New Hyster trucks, batteries, and chargers
- Interest – 30-day LIBOR plus 4.90% floating
- Allied equipment (non-competitive – same as Hyster equipment except no interest free)
- Sixty (60) months maximum – monthly curtailments (principal & interest)
- Interest starts sixty (60) days from the date of the invoice

Inventory Financing Programs (Cont.)

USED FLEET RENTAL

- Used Hyster or Allied equipment (value must be approved by remarketing department)
- Interest – 30-day LIBOR plus 4.90% floating
- Thirty-six (36) months maximum – Monthly curtailments (principal & interest)
- No interest free period – Interest starts on date of funding

CUSTOMER FLOOR PLAN

- Pre-sold trucks being delivered to the end customer can be financed for 90 days.
- Interest – 30-day LIBOR plus 4.90% floating
- 45 Days interest Free, 45 days interest only, and then Due in Full.
- On day 91 the interest rate increases by three hundred basis points.

ALL UNITS WHEN SOLD ARE PAYABLE IN FULL UPON COLLECTION FROM CUSTOMER OR FIFTEEN (15) DAYS FROM THE DATE OF SALE (WHICHEVER OCCURS FIRST).

Inventory Finance Funding Steps

Once you have completed the initial documentation and a credit line has been approved for your dealership, Display and/or Rental Fleet financing is accomplished by the following:

A) New Hyster Equipment New, Customer, and Rental Fleet financing is processed directly with Hyster. At the time the equipment is ordered, designate the unit as Hyster New Stock, New Customer, or New Fleet Rental in the Payment Terms section. Hyster will forward the invoices to NMHG Financial Services for financing and will be confirmed by a “Transaction Statement” displayed on your on-line web account. There are no additional inventory financing documents to complete.

B) Used Hyster Equipment and New or Used Allied Equipment Floorplan financing requests please use the following steps:

Step 1

Complete the Extension of Credit Form (Exhibit A), Direct Floor Plan Request Form (Exhibit B) and Funding Information Sheet (Exhibit C), and submit with original manufacturer invoices and wire instructions via fax to NMHG Financial Services at 513-770-5224.

Step 2

NMHG Financial Services, Inc. will review the Floor Plan Financing request: verifying documentation, requested advance amounts, and Display Plan line availability.

Step 3

All funding requests will be processed within 24 hours of receipt of all necessary documentation. Approved fundings will be confirmed by a “Transaction Statement” displayed on your on-line web account.

Customer Invoicing/Billing

Monthly Invoice

You may obtain your monthly invoice from NMHG Financial Services, Inc. detailing the interest and principal due on the account from our website. Billing will not be mailed. Billing occurs on the last day of the month and payments are due on the 20th of the following month. All payments are to be made via ACH on our Website.

The web address for your NMHG Financial Services dealer account is:

https://sec.financeaccess.com/coms

Please note this is a secure website! Upon initial log in you will be asked a series of security questions and provided with a pin number to make payments.

To download a copy of your billing statement, click on Documents/Bills. Select the billing statement for the month you wish to view and double click. The report will generate in a PDF format which you can view and/or print.

To review purchase transactions, click on Inventory/Line Items and the list will appear. To download to excel, click on "Download".

To review payment transactions, click on View Payment/Payment Activity. Select Payment Number for details of that payment.

To pay your billing statement on line, click on Make Payment/Principal Due. Click on the Pay Arrow for the item you wish to pay and click "Apply Payments". Then click Confirm Payments and enter your pin number for confirmation. If you Click on Make Payment/Principal Due then click on the date of the item in the list, you can see unit detail and select which units you wish to pay by clicking on the Pay Arrow. Then click confirm payment to proceed. To pay your billing statement interest, click on Make Payment/Charges due and follow the same instructions as above.

If you have any questions or need assistance, please feel free to contact your account representative, Karen O'Connor, at 203-749-6975.

Inventory Finance Contact List

Toll Free 800-264-5580 (Extension is last for digits of direct phone number below)
General e-mail: inventory.finance@ge.com

Operations

Karen O'Connor	Operations Manager	Phone: 203-749-6975 Email: karen.oconnor@ge.com Fax: 513-770-5224
Denise Langdon	Operations Support	Phone: 203-749-6807 Email: denise.langdon@ge.com Fax: 513-770-5224

Risk

Joseph Kinkenon	Credit Director	Phone: 972-830-6009 Email: joseph.kinkenon@ge.com Fax: 513-770-5224

Program

Jonathan Kipp	Relationship Manager	Phone: 203-749-2224 Email: jonathan.kipp@ge.com Fax: 513-770-5224

Payment Mailing Addresses & Wire Instructions

Mailing Address:
NMHG Financial Services, Inc.
P.O. Box 846235
Dallas, TX 75284-6235

Overnight Address:
Bank of America Lockbox Services
Lockbox 846235
1950 N. Stemmons Freeway, Suite 5010
Dallas, TX 75207

Wiring Instructions:
Bank of America
Dallas, Texas
Credit to: NMHG Financial Services, Inc.
ABA: 026009593
Account #: 4427091203
Attn: Inventory Finance

Web Payments:
https://sec.financeaccess.com/coms