



Early Payoff Discount

Discount Details:

- For Classic Program deals ONLY
- Every Classic Program customer who pays on time is eligible—regardless of tier or term
- No pre-payment penalty
- HUGE discount on remaining stream of payments at time of payoff

How it Works:

- Customers must pay on time up until paying off lease
- Calculated payoff includes purchase option
- Tier 1A—customers can payoff anytime after 18 months
- Tier 1—customers can payoff anytime after 24 months
- Tier 2—customers can payoff anytime after 12 months
- Tier 3—customers can payoff anytime after 9 months
- Upon request, Dakota will quote 2 early payoff examples at time of lease doc preparation

Maximum Savings:

The calculation for each early payoff depends on a variety of factors including when the payoff is made, the customer's qualifying program Tier, and the net amount funded in the lease. Dakota Financial is happy to preview quotes for early payoffs in a variety of scenarios.

Classic Program	Tier 1A	Tier 1	Tier 2	Tier 3
Payoff Anytime After	18 months	24 months	12 months	9 months
Save Up To	20% of total lease costs	18% of total lease costs	36% of total lease costs	48% of total lease costs

Using the Early Payoff as a Selling Tool:

- Reward customers who pay on time
- Allow customers to build experience and time in business
- Allow customers to take care of other credit obligations and raise his/her CBR score
- Customer can make money now and get out early
- Payoff early to significantly lower total lease costs
- Use as a graduation/ stepping-stone lease to get business off the ground
- Allow customers to obtain equipment sooner and then later switch to lower cost financing
- Offset lower payments with a different lessor that would force the customer to pay full lease term
- Customer can sell leased assets to pay Dakota off and get out of lease early