



Financing Program FAQs

Q: What are the advantages of financing through the STI & TransCapital program vs. a local bank?

- Smart, fast, and easy application process. Using our App-Only minimal Doc request, customers get answers in a day vs. weeks or months from your typical bank.
- TransCapital's programs are specifically structured for the vehicle and equipment marketplace and the vehicles and equipment STI/Tiger Crane build

Q: Who completes the application for financing, the STI Dealer or Customer?

- Typically, the end-user completes and submits the application directly to TransCapital. However, STI and its Dealers may coordinate the application process for the customer, whichever is easiest.

Q: Where can I find the application?

- Applications can be found online by visiting <https://transcapfunding.com/apply-now/>.

Q: Does 100% of the equipment have to be STI and Tiger Crane or can I include other items, such as chassis, welders, air compressors, and lube skids, in the program?

- The program is designed to be turn-key so that all mounted equipment may be included. Taxes, freight, and other upfront fees may also be financed with the equipment.

Q: What is the cost of using this program, if approved?

- A one-time doc fee of \$595 (may be lower depending on total dollars financed) is the only cost and due upon contract. This fee may not be financed.

Q: Why should I use this program vs. others in the marketplace?

- This program is being offered through STI, the same reliable company from which you and your customers depend upon for equipment solutions.
- You will work directly with the lender so your privacy and information are secure.
- Our lenders understand specialty equipment simplifying the process and getting more customers approved through the credit and vehicle appraisal process.