



Easy, Simple Financing



Toll Free 1.800.981.9032 or 314.469.8951
Fax 314.469.8915

Contractors are not required to accept credit cards to use this product.

GUIDELINES

Product Eligibility	HVAC equipment purchases
Consumer Amounts	\$1,000 to \$35,000
Application By	Fax/Submit online or email
Monthly Payment	Minimum monthly payment required (see card agreement)

Sales Tip: *Customers can be uncomfortable asking about financing. The contractor will want to offer it as a payment option early in the conversation. You will see a look of relief on your customer's face.*

MINIMUM CONSUMER REQUIREMENTS

- A property owner (no mobile homes or trailers)
- Employed or retirement income
- Not in credit counseling
- No bankruptcy in the last 24 months

GREAT CUSTOMER BENEFITS

- Low monthly payment makes it easier to choose more efficient, premium products (i.e. energy savings down the road)
- After original equipment purchase, the FTL ESC Card can be used to purchase maintenance agreements, filters, dehumidifier and more³
- Same as Cash plans help with those surprise equipment needs
- Ongoing line of credit to handle future HVAC emergencies

EASY, SIMPLE WAY TO BUILD YOUR BUSINESS

- Credit line good ONLY with your company, creating customer loyalty
- Marketing programs to customers (2012)
- A low monthly payment allows the customer to choose the better equipment
- Competitive interest rates and minimum monthly payment-great offers for your advertising

TWO SAME AS CASH PLANS

6-Months Same As Cash¹ or 12-Months Same As Cash²

Sales Tip: *Same As Cash programs have a dealer cost, make these costs a part of your initial proposal to the customer. Should they choose not to finance, you can offer a pay-with-cash discount.*