



A DIVISION OF FALCON NATIONAL BANK

# RATES & PROGRAMS

November 2025

Credit Rating	Net Financed \$15,000 to \$50,000	Net Financed \$50,001 to \$150,000	Net Financed above \$150,000
A	9.00%	8.25%	7.75%
B	9.75%	9.00%	8.25%
C	10.50%	10.00%	9.00%
D	11.75%	11.00%	10.00%
E	13.75%	13.00%	12.00%

Buy rate adjustments added to approvals:

- Private party sale +1.00%
- Titled assets + 0.50%
- Aged Equipment - for every 15 years +0.50%
- \$14,999 and below - call for rates
- Soft collateral rates are determined on market basis

## Credit Guidelines:

- 3+ Years in business—references verified
- Minimum FICO Requirement 680+
- Minimum PayNet Requirement 660+
- Comparable commercial installment credit repayment at least 70% of the requested amount
- Bankruptcies dismissed or discharged 15+ years ago
- App only up to \$150,000 on all trucking and logging related industries
- App only up to \$250,000 on all Commercial related Transactions
- App only up to \$350,000 on all Manufacturing related Transactions (Machine Tools, Woodworking)
- App only to increase up to \$100,000 more for customers with 12+ months of current clean payment history, maxing out at \$350,000 (ie trucking up to \$250,000)

## All Trucking: A/B CREDITS ONLY

- They are currently operating 5+ trucks
- Must have 5+ years in business
- 700 FICO score or better, & 680 or better Paynet Masterscore
- Class 8 trucks and trailers need to be 10 years and newer, and reefer trailers under 7 years old

## EMMA TICKNER

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Subject to credit approval. Rates and Payment Factors are subject to change at any time. Examples are estimates.  
Please contact your Account Manager for more information.

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