



dependable partnerships customized solutions proven success dependable partnerships customized solutions proven success

PACCAR Financial can help you manage buying cycles through a Fair Market Value Lease (FMV).

Maintaining a consistent buying cycle can be difficult with changing emission regulations, which may affect the future value of your tractor. PACCAR Financial Corporation (PFC) has an excellent finance option that will not only help you manage the buying cycle, but also the unknown future value.

It's Easy

Spec a new Kenworth, provide the desired buying cycle, annual mileage and usage, and PFC will calculate a monthly rental payment. Make your rental payments and at the end of your 24-60 month term, you have the option to return the truck to PFC, renew the lease, or purchase the truck at the fair market value. This process allows you to run your business without the worry of unpredictable regulation changes and future used truck values.

Additional benefits of using an FMV Lease include:

- Cash flow benefit with reduced payments and off-balance sheet financing.*
- Maintaining a stable buying cycle strategy throughout industry changes, allowing for a consistent year-to-year equipment purchase schedule.
- Improving driver retention by upgrading the spec, which increases the residual value and may reduce your payment.
- Fixed purchase options at lease end are available.