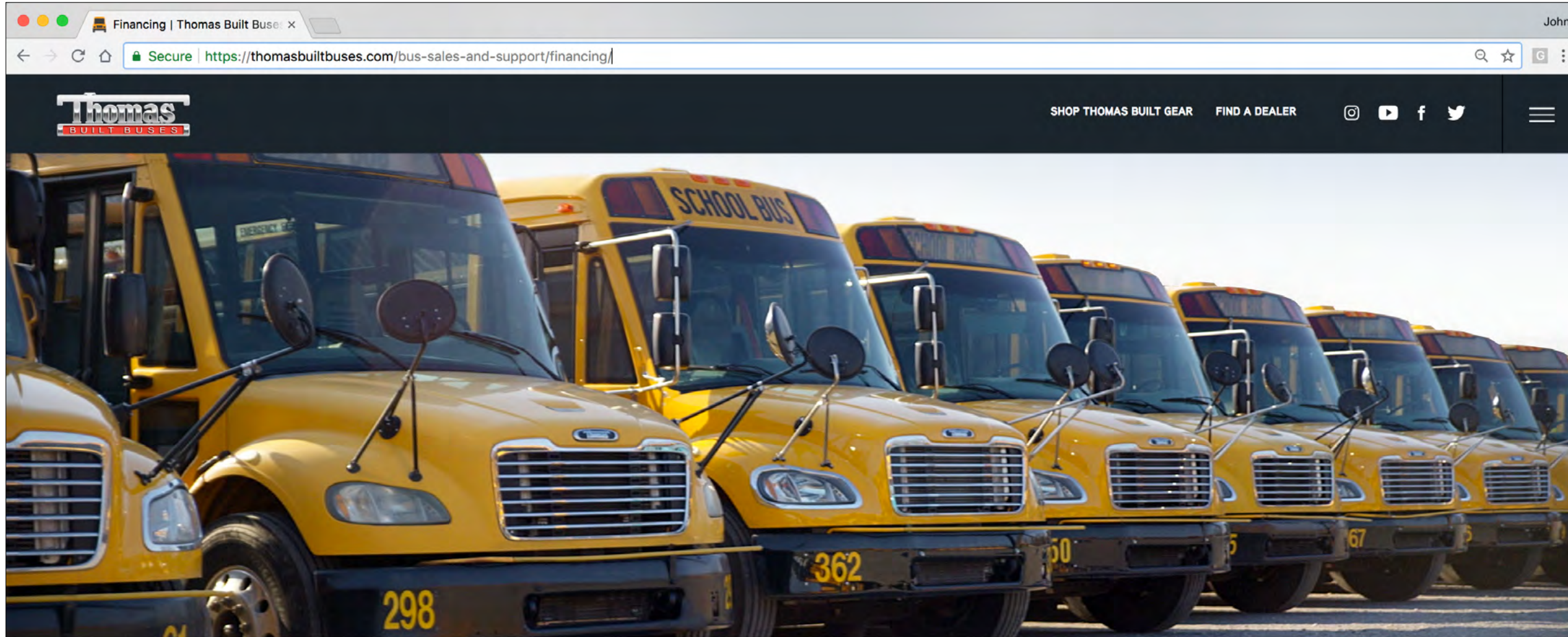


The image shows a browser window displaying the Thomas Built Buses website. The browser's address bar shows the URL <https://thomasbuiltbuses.com>. The website's header includes the Thomas Built Buses logo on the left and navigation links for "SHOP THOMAS BUILT GEAR" and "FIND A DEALER" on the right, along with social media icons for Instagram, YouTube, Facebook, and Twitter. A hamburger menu icon is also present.

The main hero banner features a photograph of a man and a woman walking in front of a fleet of yellow school buses. The woman is pointing towards the buses. Overlaid on the right side of the banner is the text: "See how Daimler Truck Financial provides custom financial support." Below this text is a "LEARN MORE" button. At the bottom of the banner are navigation arrows and a set of five dots, with the third dot from the left being red, indicating the current slide.

Below the banner is a row of four colored boxes, each representing a different category:

- SCHOOL BUSES**: A light gray box with a yellow school bus icon.
- MORE BUSES**: A red box with a white bus icon.
- FACTS ABOUT FUELS**: A yellow box with an icon of a fuel pump nozzle.
- CAREERS**: A teal box with a briefcase icon.



Daimler Truck Financial

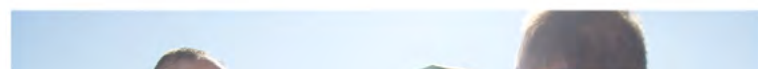
Reduce operating expenses—and purchasing headaches—with Daimler Truck Financial.

At Thomas Built Buses, we know that every mile—and dollar—matters. That's why we partner with Daimler Truck Financial to offer flexible, customized financing designed for the bus and truck industries.

There's a lot riding on you. Transporting children makes having safe, innovative buses a top priority. Our industry-leading finance programs let you buy newer buses more quickly to reduce the average age of your fleet and deliver real savings on fuel and maintenance costs. Daimler Truck Financial also allows you to maximize available funds and even out capital payments over time. It all adds up to the opportunity to grow and improve your fleet with buses designed for lower cost of ownership, saving you money in the long run.

With more than 45 years of experience financing buses and trucks, Daimler Truck Financial has the expertise to develop financing solutions that get you on the road to better fleet economics. Read on, watch the videos, learn more, then give us a call. We'll help you go further.

See what Daimler Truck Financial can do for you.



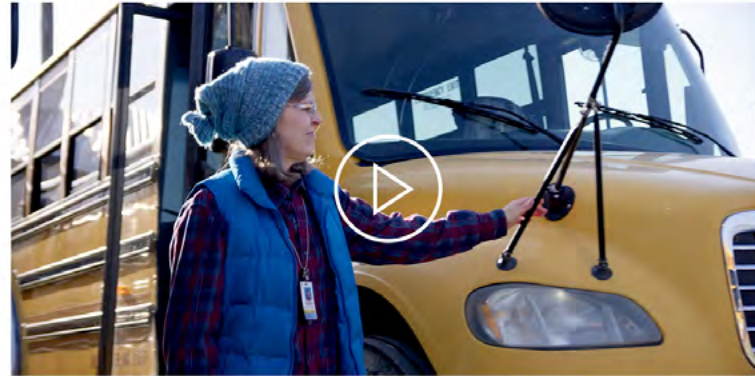
Make quality a top priority to extend the average age of your fleet and convert fleet savings on fuel and maintenance costs. Daimler Truck Financial also allows you to maximize available funds and even out capital payments over time. It all adds up to the opportunity to grow and improve your fleet with buses designed for lower cost of ownership, saving you money in the long run.

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See what Daimler Truck Financial can do for you.



Reducing Costs in Your School Bus Fleet



Creating Customized Financial Solutions for Your Fleet



Growing Your Fleet with DTF

Ready to get rolling?

Locate your dealer [here](#).

Talk to your local Thomas Built Buses dealer or visit us online:

- Daimler Truck Financial, USA: www.daimler-truckfinancial.com
- Daimler Truck Financial, CAN: www.daimler-truckfinancial.ca

Or download a credit application and get started right now.





Municipal and School District Financing 101: financing creates better fleet economics.

It's true. In addition to helping school districts expand or replace their fleet with buses that deliver reduced maintenance and operating expenses, Daimler Truck Financial offers tax-exempt municipal financing programs with lower interest rates.

Municipal finance programs are not considered debt. This allows your district to invest in buses that offer the latest safety and technological advances without adding debt to your balance sheet. So you can save today. And tomorrow.

Increase your purchasing power. Offset purchase cyclicity due to economic conditions. Enjoy flexible repayment terms, support for multiple purchase scenarios, and tax-exempt installment purchasing that lets you make periodic payments over the life of the bus, which you'll own at the end of the payment cycle. See how Daimler Truck Financial drives home financial advantages.

Learn more on how financing with Daimler Truck Financial has helped school districts get—and do—more.



Reducing Costs in Your School Bus Fleet

Tax-exempt contracts. A less taxing way to finance.

Looking for competitive, cost-effective municipal finance programs? Look no further than Daimler Truck Financial. In addition to simple-interest retail loans, DTF offers tax-exempt1 municipal financing programs to increase your purchasing power and stretch your appropriated budget.



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Reducing Costs in Your School Bus Fleet

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Looking for competitive, cost-effective municipal finance programs? Look no further than Daimler Truck Financial. In addition to simple-interest retail loans, DTF offers tax-exempt¹ municipal financing programs to increase your purchasing power and stretch your appropriated budget.

What is a Tax-Exempt Contract?

- A contract that allows a public entity to purchase equipment and related services² by making periodic payments over the useful life of the asset (i.e., an installment purchase contract)
- Included as a line item in the borrower's operating budget and treated as a lease (not debt) under applicable state law
- Interest rates are lower than commercial rates due to the tax-exempt treatment
- Installment payments are subject to annual budgetary appropriations by the municipality
- Voter referendum is generally not required

What are the Benefits of Tax-Exempt Financing?

- Low-cost, tax-exempt capital
- Flexible repayment terms
- Maximizes use of budgeted funds
- Protection against obsolescence
- Matches expense with product useful life
- Easy to add on schedules
- Transaction treated as a lease (not debt) under applicable state law
- Straight-forward and efficient

¹ Actual rates, terms, down payment, advance and program eligibility will be determined by Daimler Truck Financial's Credit team based on creditworthiness of customer. Daimler Truck Financial does not offer or endorse any tax advice, accounting advice or tax strategy to its dealers, customers or potential customers. Please consult with your tax or financial adviser for tax and accounting treatment.

² Subject to IRS rules.

Download the Municipal Financing Brochure to learn more

MUNICIPAL BROCHURE

ARTICLE

Municipal Financing Helps School Districts Stretch Their

ARTICLE

Financing a School Bus with Tax-Exempt Installment

ARTICLE

School Bus Financing on the Rise. Financial Institutions



May 22, 2018 [READ MORE](#)

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May 21, 2018 [READ MORE](#)



Financing for school bus contractors. Lower cost of ownership. Greater peace of mind.

Whether you have one bus or 100, Daimler Truck Financial offers custom finance programs, competitive retail rates and multiple payment options. Manage your cash flow. Grow or update your fleet. And run a competitive business with buses featuring the latest in advanced technologies, optimum safety features, and lower operating, fuel and maintenance costs, all while spreading your payments over multiple years instead of one lump capital outlay.

Check out Daimler Truck Financial's financing program options now.



Creating Customized Financial Solutions for Your Fleet

Financing with Daimler Truck Financial makes business sense right now and down the road.

The Daimler Truck Financial credit team is focused on one thing: you. After getting you the terms you need and guiding you through a quick, easy application process, our online account management features help with account administrative requests such as year-end interest statements, annual amortization schedules each November and payoff quotes.

Retail Loan

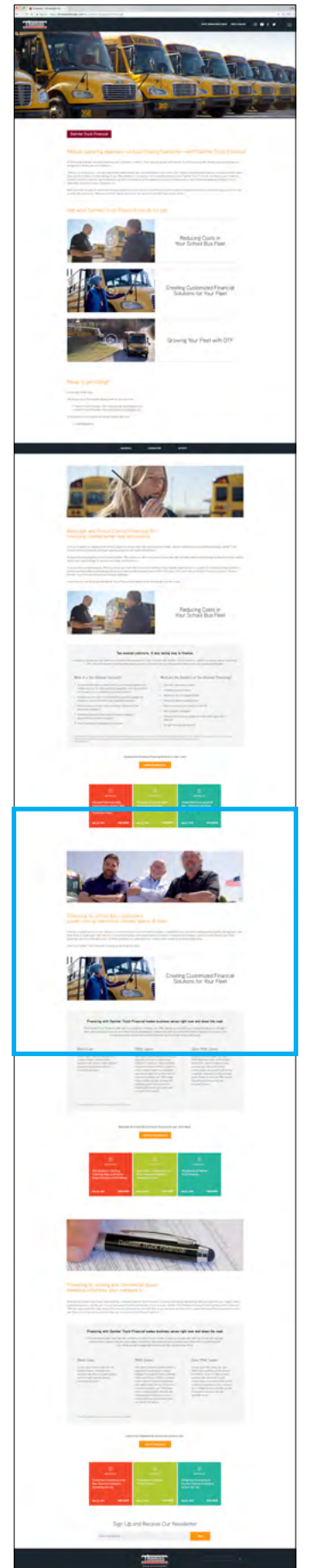
Lock in your interest rate with this simple-interest, fixed payment

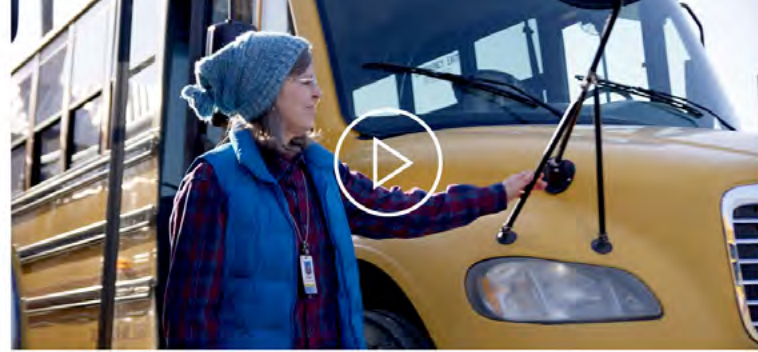
TRAC Lease

Want lower monthly payments with no acquisition fee or excess mileage

Zero TRAC Lease

Similar to a TRAC lease, our Zero TRAC lease amortizes to \$0 at lease





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Retail Loan

Lock in your interest rate with this simple-interest, fixed payment program that offers a stable monthly payment and complete vehicle ownership at payoff.

TRAC Lease

Want lower monthly payments with no acquisition fee or excess mileage charges? Choose our Terminal Rental Adjustment Clause (TRAC). Limited to motor vehicles leased to businesses and used at least 50% of the time for business purposes, our TRAC lease offers multiple options at lease-end, including acquiring the vehicle or receiving the excess proceeds upon our sale of the vehicle.

Zero TRAC Lease

Similar to a TRAC lease, our Zero TRAC lease amortizes to \$0 at lease termination, at which time you may purchase the vehicle for its fair market value and we will credit all the customer's payments to the purchase price¹. Ready to move on? We can sell the vehicle and return any net proceeds to you.

¹ Sales taxes may be due on the fair market value purchase in some states.

Download the School Bus Contractor brochure for even more detail.

[CONTRACTOR BROCHURE](#)

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Financing for activity and commercial buses. Investing in futures: your company's.

From activity buses to tour buses and everything in between, Daimler Truck Financial's financing solutions are designed to help you maximize your budget, reduce operating expenses, and help you run your business efficiently and profitably. It's no surprise. Daimler Truck Financial has been financing buses and trucks since 1974 and understands the unique needs of bus owners and operators. Discover how we put our experience to work to create customized financing solutions every day. Check out our programs and let us help you find a solution that fits your operation.

Financing with Daimler Truck Financial makes business sense right now and down the road.

Purchase buses with lower fuel and maintenance costs. Put your money to work as you pay over time. Let us help with account administrative requests like year-end interest statements, annual amortization schedules each November and payoff quotes. Our online account management features can help your business thrive.

Retail Loan

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Learn more. Download the Activity Bus brochure now.

ACTIVITY BROCHURE



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