



GRAVELY JSV LEASE PROGRAMS

January 1, 2026 - March 31, 2026

Western Equipment Finance offers competitive leasing options and the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power leasing professionals. We underwrite, fund, and service in-house.

Lease Options for Gravely JSV

Lease Amount	Annual Hours	Term (Months)	Customer Payment Factor	Customer Purchase Option %
\$5,000+	250	24	0.02900	48%
		36	0.02222	43%
	400	24	0.03091	43%
		36	0.02343	38%
	600	24	0.03281	38%
		36	0.02465	33%

Calculate your monthly payments by multiplying equipment price by payment factor.

Example: A \$20,000 piece of equipment on a 24-month loan, 400-hour option is
 $\$10,000 \times 0.03091$, which equals a monthly payment of \$309.10 (plus tax).

Experience the difference and choose Western Equipment Finance today!

Joel Schuman

VP / National Business Development

Phone: 866-806-8021

joel.schuman@westernequipmentfinance.com

Ashley Schuster

Program Manager

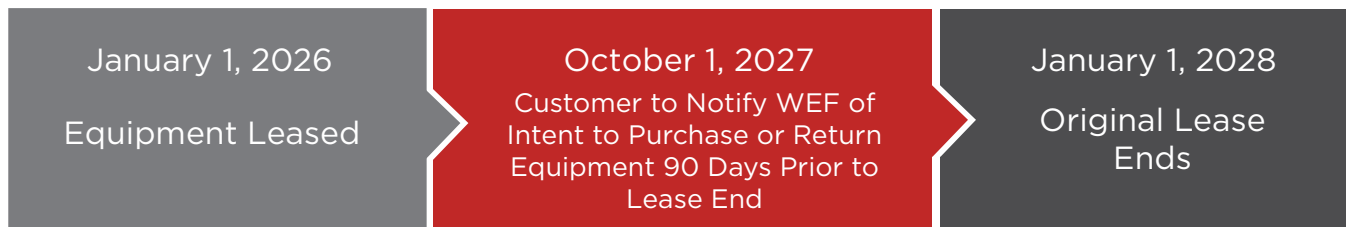
Phone: 701-665-1606

ashley.schuster@westernequipmentfinance.com

TERMS & CONDITIONS

- Commercial Customers Only. All terms offered on approved credit (OAC)
- Minimum amount financed \$5,000
- Application only up to \$250,000 - additional information required for larger requests
- First payment and documentation fee due at signing
- \$199 documentation fee (\$250 in PA). Additional \$75 for titled equipment
- Financing provided by Western Equipment Finance, a division of Western State Bank, Member FDIC

EXAMPLE TIMELINE FOR 24 MONTH LEASE



Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.



Start your application today!

- Apply online: [Click Here](#)
- Email: applications@westernequipmentfinance.com
- Fax: 800-215-6799