

Making inventory financing easy



Wells Fargo Commercial Distribution Finance (CDF) provides more than \$4 billion in financing annually to more than 11,000 dealers in the lawn and garden, trailer, agriculture, and light industrial equipment markets across a network of more than 200 suppliers (manufacturers and distributors).¹ For more than 40 years, we have provided our industry and financing expertise to help our customers achieve their growth and profitability goals.

Inventory financing (also known as floorplan financing) enables efficient, uninterrupted flow of inventory through the distribution channel, allowing our customers to focus on what matters most to them — managing and growing their business.

In working with CDF, you gain access to tenured employees who have deep domain expertise, a steadfast financing provider that has remained committed to the industries it serves through many cycles, as well as data, analytics, and other value-added services to help your business make more informed decisions.

Potential benefits to dealers:

- Stocking optimal inventory levels, increasing inventory availability at point of sale, and enabling sales growth
- Extended repayment terms, often subsidized by the Original Equipment Manufacturer (OEM) — improving cash flow and liquidity
- Credit lines sized to help meet your business needs
- Reduced working capital requirements allow for optimized allocation of capital
- Responsive and personal account management with 24/7 access to online customer system and analytical tools

Together we'll go far



Tools, resources, and expertise to help you build a stronger business



Relationships that stand the test of time

- Thought leader with 60+ years of inventory financing experience
- Demonstrated commitment to support the industries we serve throughout many cycles
- Close collaboration with both OEMs and dealers to manage through various market environments together



Size and scale to support your growth

- CDF's relationships with more than 1,200 OEMs enable us to provide:
- Financing programs that fit your needs
 - More efficient processes
 - Access to more data
 - Best practices from other customers/industries



Tenured team ready to work for you

- Engaged leaders who are committed to promoting growth in our industries
- Experienced salespeople with average tenure of 20+ years — local to our customers and dedicated to our industries
- Committed to best-in-class service — 92% of CDF's customers rank our customer service as a 9 or 10 on a 0 – 10 scale²



Tools, technology, and analytics to simplify your business

- Proprietary, easy-to-use inventory management system (COMS)
 - 24/7 online access
 - Real-time notifications, payments, and data analytics
 - Robust electronic data interface (EDI) to support your flow of invoices
- Data and insights on economic, market, and industry trends



Value beyond financing with CDFconnect[®]

- Access to knowledge experts, data, and resources to help you tackle your biggest challenges and capitalize on business opportunities
- Offerings could include:
 - Planning for the sale of your business
 - Access to subject matter experts
 - Engagement on an impactful event

To learn more, contact a member of our team at 1-844-202-8231. **Bush Hog dealers call (312) 989-0457 (Chanel).**

wellsfargo.com/cdf

1. Wells Fargo CDF internal database as of May 2019
2. Based on an 11-point scale of 11,994 customer surveys received from CDF North America survey respondents to questions asking about the professionalism, knowledge, and/or respectfulness of the employee they interacted with from January 1, 2016 through December 21, 2018.

© 2020 Wells Fargo Commercial Distribution Finance. All rights reserved. Products and services require credit approval. Wells Fargo Commercial Distribution Finance (CDF) is the trade name in the United States for certain inventory financing (floor planning) services of Wells Fargo & Company and its subsidiaries. CDFconnect[®] is a registered trademark of Wells Fargo & Company.