



**MIKE ALBERT**  
FLEET SOLUTIONS

## HELLO FROM YOUR FLEET FINANCING VENDOR PARTNER

Dear Velux 5 Star Installer,

Mike Albert Fleet Solutions has been a proud partner of Velux America for 20 years, and we are eager to continue growing that relationship with Installers like you!

Mike Albert offers benefits regarding financing for your company's vehicles, overall business support, and convenient one-stop shopping.

We offer an alternative line of credit, or funding source, for your vehicles. Strategically managing your fleet can significantly impact your business' cash flow and bottom line -- I would love the opportunity to talk with you and share how we can help you:

- Implement a proper lifecycle strategy
- Discover financing strategies to optimize cash flow
- Preserve personal and business lines of credit
- Utilize convenient one-stop shopping

I look forward to helping you gain financial control of your fleet!

Sincerely,

Ted Cain

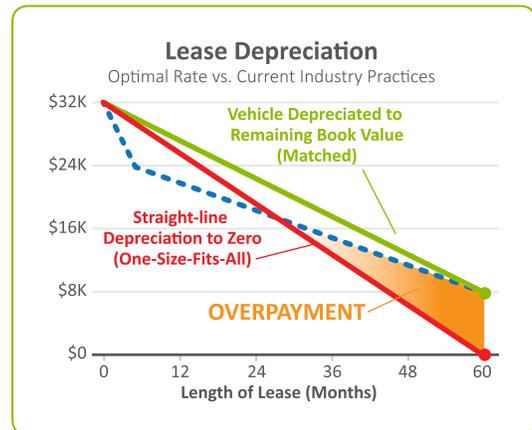
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Let's talk!  
513-554-2840  
ted.cain@mikealbert.com  
www.mikealbert.com

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## What is the right financing strategy for my fleet?

**Mike Albert Fleet Solutions is a true financing strategy partner.** Over the useful life of your vehicle, we depreciate the asset down to a fair market value. This means you only pay for what you actually use, rather than overpaying for what you don't (see graph on right). Most financial institutions depreciate any asset to \$0 over its lifecycle, meaning that you are paying for the value of the entire asset. We partner with our clients and help them develop a vehicle lifecycle strategy so they are only paying for the useful life of their vehicle and getting into a new one before maintenance costs spiral out of control.



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## I need a vehicle next week. Can you help me?

**Yes!** We source vehicles in a few different ways: factory ordered from the manufacturer, from a local dealer, and by our immediate needs team to locate a vehicle close to you.

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## What are my options for acquisition?

**We'll help you get a new vehicle, a used vehicle, or lease back to you a vehicle you already own.** A **new vehicle** will allow you to take advantage of manufacturer warranty without having to pay for the entire vehicle. A slightly **used vehicle** can help you avoid the initial vehicle depreciation expense. If you already have vehicles and recognize it may be more beneficial to have those funds allocated elsewhere in your business, a **purchase leaseback** may be your best option. We'll purchase your existing fleet and write you a check so you get the vehicles you need. and a cash infusion to your business!

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## MORE ANSWERS TO OUR FREQUENTLY ASKED QUESTIONS



### What does your credit approval process look like?

**Mike Albert's goal is to be your long-term financing partner.** As such, we treat our credit approval process much like a bank would when they establish a line of credit, and therefore it takes a few business days to complete. However, we will approve you for a line of credit that represents the amount necessary to fund your entire fleet and your future growth. In a transactional environment, like the one you will find at a dealership which may only take a few hours, you are only being approved for the funds necessary for that specific transaction.

If your business is small or new, you may have experienced the need to personally guarantee your vehicle financing. As a result, you may have seen a negative impact to your credit score. We've worked diligently to create a program that does not impact your personal credit score and would be happy to share the details of how we were able to accomplish this. For larger businesses, this same strategy can also preserve your existing corporate line of credit.



### What additional services do you provide to help me manage my fleet?

Mike Albert offers a number of additional fleet management services including:

- Maintenance management solution
- Fuel programs
- License and title renewal services
- Full outsourcing

Our aim is to provide everything you need related to running and maintaining your fleet.

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