



Real Story: How they got their truck

Purchase Analysis

The problem

Chief Ferguson had selected a new fire truck and received the lowest interest rate from the local bank.

The Chief was impressed by the interest rate offer but felt he did not have the experience or knowledge to know if it was really a "good deal".

So, he contacted ENVIZION Financial for our Purchase Analysis to determine the best financing choice. He felt the money back guarantee gave him a free way to learn if he did get the best deal.

The problem: A Department received the lowest interest rate from the local bank.

The Department felt that they could not analyze all the factors into deciding the best financing option – in this case, paying the least amount of total interest.

The result: An ENVIZION Purchase Analysis reviewed all 7 factors, including the interest rate, which affects total interest cost. The ideas saved over \$6,200 in wasted interest costs.

What happened next

ENVIZION Financial reviewed the financing proposal and asked Chief Ferguson some questions about the Department, its goals and future plans, and how it receives its funding. The conversation with Chief Ferguson lasted about a half hour.

After gathering this information, ENVIZION Financial used its exclusive Lending Size-up™ analysis to review all 7 Essential Factors (including the interest rate) which influence the total amount of interest cost.

The result

ENVIZION Financial provided ideas which saved the Department over \$6,200 in total interest cost.

Also, the ideas fit the Department's financial situation better.

The Department requested the changes in how the financing was structured from the local bank without changing the interest rate.

"I wanted the best deal and I thought that meant the lowest interest rate. The Purchase Analysis helped me understand all the other factors and saved our department money" – Chief Ferguson, IL

Why ENVIZION Financial?

Unlike local banks, ENVIZION Financial specializes in fire truck lending and purchase planning. We've helped hundreds of fire departments across the U.S. plan for and purchase thousands of trucks valued at a half-billion dollars. That's experience you won't find anywhere else.

What our customers say:

"Would definitely do business again" – T. Smith, TX

"You make borrowing so easy, it is a pleasure!" – S. Archer, TN

"ENVIZION was very professional" – K. Wiles, SC

"The customer service is great" - R. Baltus, IN

"This was a huge expenditure for a department of our size and you made us comfortable every step of the way" – W. Francis, IL

"These are people who can make your dream come true. They are great to work with and extremely helpful" – B. Brockmann, PA

www.envizionfire.com

