



Dealer Welcome Packet

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Contact Information

Please fill in this information for your convenience:

My dealer number(s) is/are _____
My Customer Service Representative is _____ Phone: 800-452-9451 ext. _____

Customer Service:

Toll Free: 800-452-9491
Fax: 847-747-6900

Hours of Operation

7:30 a.m. to 5:00 p.m. (Central Time)
Monday through Friday

Mailing Address (Correspondence Only):

GE Capital, Commercial Distribution Finance
Strategic Industries - 2nd Floor
5595 Trillium Boulevard
Hoffman Estates, IL 60192

Websites:

Home: <http://www.gecdf.com>

Legal Name:

Please use our legal name for all payment and account-related correspondence:
GE Commercial Distribution Finance Corp.

Customer Online Management System (COMS) Overview

Customer Online Management System (COMS) is an Internet-based application used to review your GE Capital, Commercial Distribution Finance (CDF) account information and make paperless payments on inventory, interest, insurance and fees. COMS combines the features of our previous online applications and is designed for both Pay As Sold customers as well as Scheduled Payment or Scheduled Liquidation customers.

Features of COMS:

- View accounts to determine outstanding balance, available credit, pay off amounts and approvals information.
- View and pay inventory and charges.
- View prior payments for a period of up to six months following the payment date.
- View volume totals by current month, prior month and current year.
- View, print and export reports that detail your account information in an easy-to-read format.
- View, print and export transaction statements, bills and other account documents from the Online Document Center.
- Contact your Account Manager.

Sign up for COMS today online at www.gecdf.coms/coms or contact your Customer Service Representative at 800-452-9491.

Customer Online Management System (COMS) Guide

Customer Online Management System (COMS) is an Internet-based application used to review account information and make paperless payments on inventory, interest, insurance, and fees. COMS is designed for both Pay As Sold (PAS) customers as well as Scheduled Payment or Scheduled Liquidation customers.

This quick reference guide will provide you with basic information on the most commonly used features of COMS. However, each COMS account is set-up with a unique set of permissions. In many cases, some menu options and/or page elements may not be available based on the needs of your account. For more detailed help with the COMS application, please review the COMS User Guide or click on the Help link at the top right corner of each page of the COMS application.

Access and Login to COMS

Enter <http://www.gecdf.com/coms> in the Address line of your browser and press the Enter key. The **Login** screen will appear.

To access COMS you will need a **User ID** and **Password**.

- **New Customers:** If you are a new customer to CDF, you will need to sign up for the COMS application. Click the **Sign Up** link on the **Login** screen.
- **First-time User:** If you are a first-time user, you will need to establish your password, using the security questions you set up during the sign up process. Click the **First Time User?** Link on the **Login** screen.

COMS is available from 12:00 p.m. Sunday through 11:59 p.m. Saturday, Central Standard Time (CST).

To log in:

- a. Enter your **User ID** and **Password** in the appropriate fields. (Please note that these fields are case-sensitive).
- b. Click the **Login** button.

NOTE: The **Login** screen also contains options for changing languages, and a link to instructions on what to do in the event that you forget your password.

Select a Dealer

After you have logged in to COMS, the **Select Dealer** screen appears. This page displays a list of dealers associated with your account.

The **Selected Dealer**, defined as the Default Dealer in your User Preferences, is displayed in the top, right corner of the page directly beneath the **Navigation Menu**.

To change the selected dealer account, choose a **Dealer Number** from the list provided.

NOTE: From any screen in COMS, the options: Contact Us, Help, Preferences and Logout will remain in the upper right corner of the screen. The Contact Us link will allow you to send an e-mail to your account manager. The Preferences menu will allow you to set specific parameters for how you view and download information from COMS.

Step 1 - Make Payments

You can schedule the following types of payments within COMS: PAS principal, curtailments and charges.

Paying PAS Principal

PAS dealers are set up on an agreement whereby a balance is paid as the associated inventory is sold.

1. Select **Line Items** from the **Inventory** menu to open the **Open Line Items** screen.
2. Locate the desired item of inventory on the screen.
3. Click the **Pay/Reverse** icon (⇒) associated with the inventory item. To make a partial payment, enter the amount you wish to pay in the **Pay Amount** field.
4. Repeat steps 2 and 3 for each item of inventory you wish to pay. To pay all items on the page, click the **Pay All** button.
5. Click the **Apply Payment** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: Use the **Search By** drop-down to filter the results based on Model Number, Serial Number, Purchase Date, etc. to make locating a specific unit of inventory easier

To search for an item by Serial, Model and or Invoice number, customers may click on the **Advanced Search** button. Users can search in all 3 fields by clicking all 3 boxes.

Depending on account set-up, PAS principal payments may also be made from the **Principal Due, Open Invoices, Invoice Aging** and **Line Item Aging** screens.

Paying Curtailments

1. Select **Principal Due** from the **Make Payments** menu to open the **Principal Due** screen.
2. Click on **Charge Type** to sort the charge types available. A **Charge Type** of **Curtailment** indicates a curtailment payment is due.
3. Locate the desired **Curtailment charge** on the screen.
4. Click the associated **Pay/Reverse** icon (⇒) to pay the full amount.
5. Repeat steps 3 and 4 for each curtailment charge due.
6. Click the **Apply Payment** button.
7. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: Depending on account set-up, curtailment payments may also be made from the **Invoice Aging** and **Line Item Aging** screens.

Paying Scheduled Liquidation Principal

1. Select **Principal Due** from the **Make Payments** menu to open the **Principal Due** screen.
2. Click on a due date under the scheduled liquidation column
3. Select all invoices for your preferred date range to pay.

Paying by Due Date

1. Select **Invoice Aging** from the **Inventory** menu to open the **Invoice Aging** screen.
2. Sort the list by **Due Date** or choose **Due Date** from the **Search By** drop-down and enter desired date into the **for** field.
3. Locate the desired due date on the screen.
4. Click the **Pay/Reverse** icon (⇒) associated with the due date.
5. Repeat steps 3 and 4 for each due date you wish to pay. To pay all items on the page, click the **Pay All** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: Depending on account set-up, Scheduled Liquidation (SL) due date payments may also be made from the **Principal Due** screen.

Paying by Invoice

1. Select **Invoices** from the **Inventory** menu to open the **Open Invoices** screen.
2. Locate the invoice you wish to pay on the screen.
3. To pay the invoice in full, click the **Pay/Reverse** icon (⇒) associated with invoice.
4. Repeat steps 2 and 3 for each invoice you wish to pay. To pay all invoices on the page, click the **Pay All** button.
5. Click the **Apply Payments** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: Use the **Search By** drop-down to filter results based on Invoice Date, Invoice Number, Purchase Date, etc. to make locating a specific invoice easier.

Paying Charges

1. Select **Charges Due** from the **Make Payments** menu to open the **Charges Due** screen.
2. Locate the desired charge on the screen.
3. To pay the amount in full, click the **Pay/Reverse** icon (⇒) associated with the charge. To make partial payments on a charge, click on the associated **Charge Type**. A list of invoices associated with that charge type and due date will appear. Select the **Pay/Reverse** icon (⇒) for the specific item(s) you wish to pay.
4. Repeat steps 2 and 3 for each charge you wish to pay. If you wish to pay all listed charges, click the **Pay All** button.
5. Click the **Apply Payment** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

Editing a Payment before Confirmation

To change a payment that has been applied, but has not yet been confirmed:

1. Locate the desired payment on the screen from which it was made. For example, if it is a payment made for insurance, interest or fees, go to the **Charges Due** screen.
2. Select the **Pay/Reverse icon** (⇐).
3. Click the **Apply Payment** button.
4. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: If a ✖ appears in the **Pay/Reverse** column, the payment was made from another screen or by another user. If you hover your mouse above the ✖, a small box of text will appear indicating payment was made from another screen.

Step 2 – Confirm Payments

After you have applied payments to PAS principal, curtailments and charges, you will need to confirm those payments before they will be processed by the system.

1. Select **Confirm Payments** at the top, right of the screen.
2. If your account has available unapplied credit memos, there will be an **Auto Select Credits** button. If you wish to apply the available credit, click this button.
3. Select the **Payment Method**.
4. If desired, edit the **Post Date** (if paying by Direct Debit). Direct Debit users have the option of post dating payments up to 30 days.
5. Enter the **Check/Cheque** Number (if paying by check/cheque).
6. Enter a **Reference ID** (optional).
7. Enter your **PIN** (if required by your account).
8. Click the **Confirm Payments** button. You will receive a payment confirmation number.

Payment Activity and Payment Search

The **Payment Activity** screen displays a summary of your payment activity for the past four months. From this page you can review details about specific payments and reverse a payment that has been confirmed, but not yet transferred to your bank.

Reverse Payments

Payments are transferred to your bank at 3:00 pm CT in the United States and 6:00 pm CT in Canada. To reverse a payment that has been confirmed, but has not yet been transferred to your bank:

1. Select **Payment Activity** from the **Make Payments** menu to open the **Payment Activity** screen.
2. Locate the desired payment on the screen. If the payment can be reversed, a **Reverse** link will appear in the **Reverse Payment** column.
3. Click the associated **Reverse** link.
4. The **Reverse Payment** screen will appear.
5. Enter your **PIN** (if required by your account).
6. Click the **Reverse Payment** button.

Payment Detail

The **Payment Detail** screen displays how the funds from a payment were (or will be) applied to inventory, charges, suspense, etc. and includes other payment-related information. To view details about a specific payment:

1. Select **Payment Activity** from the **View Payments** menu to open the **Payment Activity** screen.
2. Locate the desired payment on the screen.
3. Click the associated **Payment Number**.
4. The **Payment Detail** screen will open.

Account Management Tools

The COMS **Account Information** menu provides you with several tools to manage your account. From this menu you can view information about your account such as a summary of your balances and your approvals and credit memos. Balances shown in these screens are generally as of prior business day. You can also customize your COMS experience.

Account Summary

The **Account Summary** screen displays summarized account information for the selected dealer account as of the prior day at close of business.

To view your account summary, choose **Account Summary** from the **Account Information** menu.

User Preferences

The **User Preferences** screen allows you to customize your COMS experience by setting options such as your COMS start screen, preferred sort orders for different screens, and amount of data to display at one time.

Password and PIN

CDF assigns a User ID and PIN to each new COMS dealer. Each COMS account also requires a Password for access.

To change your Password:

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Account Password** link. The **Change Password** screen will appear.
3. Enter your current password in the **Current Password** field and press the Tab key.
4. Enter a new password in the **New Password** field and press the Tab key.

5. Re-enter your new password in the **Confirm New Password** field and press the Tab key.
6. Click the **Change** button.

NOTE: Passwords are case-sensitive and must follow the rules posted on the **Change Password** screen.

The PIN is a security feature used to provide a second-level of security for transactions involving monetary transfers.

To change your PIN

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Pin Number** link. The **Change Pin Number** screen will appear.
3. Enter your current PIN in the **Enter Current PIN** field and press the tab key.
4. Enter a new PIN in the **Enter New PIN** field and press the tab key.
5. Re-enter your new PIN in the **Confirm New PIN** field and press the tab key.
6. Click the **Change** button.

NOTE: Your PIN must be a 4-digit numerical value and must follow the rules posted on the **Change Pin Number** screen.

To disable your PIN

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Pin Number** link. The **Change Pin Number** screen will appear.

3. Click the **Click here if you would like to allow payments to be submitted without a Pin number** link. The **Disable Pin Number** screen will appear.
4. Review the displayed legal agreement.
5. Enter your current PIN in the **Current PIN Number** field.
6. Click the **Disable PIN** button.

NOTE: Disabling the PIN for a selected dealer account will allow anyone that gains access to your COMS account to initiate monetary transfers and holds you responsible for any fraudulent activity on your account.

Document Center

The Document Center allows you to view and print transaction statements, invoices, bills, floorchecks and other documents online. The documents are available in PDF format. For customers who are no longer receiving paper documentation such as billing statements and transaction statements, these are available online via the document center. Billing statements are loaded into COMS and are available to view, print and pay usually by the second day of the month. Transaction statements are loaded into COMS and are available to view and print the day after the invoice is purchased on to your account.

NOTE: To view PDF documents, you must have Adobe Acrobat Reader installed on your computer. To download Adobe Acrobat Reader for free, visit <http://www.adobe.com>.

To view your documents

1. Select the type of document you wish to view from the **Documents** menu.
2. A list of documents will be displayed. If you wish to view a single document, click on the associated **Document Number**. To view multiple documents, click the **Select** box for each document you wish to review and click **View Selected**.
3. The document(s) will open in a new window. If you have selected more than one document, they will appear in sequence.

Document Search

The **Document Search** screen, available by clicking on **Document Center Search** in the **Document** menu, is an advanced search feature that will allow you to locate a specific document.

To search for a specific document(s):

1. Select **Document Search** from the **Documents** menu.
2. Enter one or more of the search criteria in the available fields.
3. Click **Go**.
4. A list of documents matching the search criteria will appear.

Statements and Reports Overview

Refer to this section for quick and easy-to-understand reference guides for some of our more commonly used statements and reports, including:

- Transaction Statement
- Inventory Finance Billing Statement
- Credit Applied Detail
- Debit Notes

Questions? Comments? Suggestions regarding how we can improve our statements and reports to better serve your needs?

Please call our Customer Service Department at 800-452-9491.

Transaction Statement Overview

The Transaction Statement is your record of each invoice GE Commercial Distribution Finance has purchased for your business. The Transaction Statement provides detailed information about the invoice including:

- Invoice number
- Manufacturer
- Purchase date
- Invoice date
- Model and serial number of each unit
- Invoice amount for each unit
- Free financing end date
- Terms and rates associated with the invoice

Use Of Transaction Statements

Many dealers file them by product line as a record of all GE Commercial Distribution Finance units on their floor.

Frequency Of Transaction Statements

You will receive a Transaction Statement every time we purchase an invoice for your account.

Contact Information?

Your Customer Service Representative will assist you. If you have any questions about your Transaction Statement, call 800-452-9491.

We have included a sample Transaction Statement reference guide on the next 2 pages.

Transaction Statement Reference Guide

- 1 Dealer Number, Name and Address
- 2 Invoice Number: From the Manufacturer or Distributor invoice number.
- 3 Activity Date: Date transaction was processed.
- 4 P.O. Number: Purchase order number.
- 5 Amount: Total amount of invoice.
- 6 Note Date: Invoice Date, or if no invoice date is available, ship date.
- 7 Free Period End Date: Date the invoice becomes interest-bearing to the dealer.
- 8 Mfr# Dist#: Manufacturer and Distributor Number.
- 9 Mfr. Name/Dist. Name: Name of the Manufacturer and Distributor who invoiced the product.
- 10 Model Number, Serial Number and Unit Amount: Details about products financed.
- 11 Program Details and Rates: Describes this transaction's rates and terms.
- 12 Curtailments Due/Scheduled Payment: This section details payments that are due, either Curtailments or Scheduled Liquidation payments. If a curtailment late charge rate is applicable, the monthly percentage rate will be shown in the curtailment schedule block.
- 13 Total Invoice Amount: Total amount financed.

Transaction Statement

BILL TO: The Dealer Name
 The Dealer Address1
 The Dealer Address 2
 The City, State Zip

Customer No.: 2284
 Location: I

Statement Inquiries

Please call: Your Representative
 (999) 999-9999

Business Center No.: Chicago, IL 60675

1

The Dealer Name
 The Dealer Address1
 The Dealer Address 2
 The City State Zip

2		4	5	6	7	11			
Invoice Number	Approval Number					Program No. 1			
123400000	123456					CHARGES BEGIN DATE: 01/01/05			
3	4	5	6	7	8	9	10	11	
Activity Date	Recv. Branch	P.O. Number	Product Code	Amount	Note Date	Free Period End Date	CHRG TYPE	DAYS	RATE/AMT.
09/28/04	1234	1234567	A123	574.00	09/18/04	12/17/04	ADB	1-30	B+ 2.00%
8	9	10							
Mfr#	5678	Mfr Name	Manufacturer Name						
Dist#	9012	Dist Name	Distributor Name						
10	Line #	Model Number	Color	Serial Number	Unit Amount				
0001	123456789012			123456789012	574.00				
						Curtailments Due/Scheduled			12
13						TOTAL INVOICE AMOUNT: \$574.00			

CURRENCY IN U.S. DOLLARS

"B", as used herein, is the base rate on which interest charges are calculated and, unless otherwise specified in your financing agreement or any program letter, means, for any calendar month, the highest "Libor rate" published in the "Money Rates" column of the Wall Street Journal on the first business day of such month. Written notice of any objection to the terms of this statement must be received within 30 days of the date of this statement or these terms shall be deemed accepted.

Inventory Finance Billing Statement Overview

Customers rely on this monthly statement for comprehensive detail regarding average daily balance, interest due, flat charges, insurance and administration fees, curtailment payments and due-in-full charges.

Samples of both the Pay As Sold and Scheduled Liquidation billing statements are included in this section.

Who do I contact with questions?

If you have any questions or feel there may be an error on your billing statement, please contact your Customer Service Representative at 800-452-9491.

Payments (Dealer Programs)

Pay-As-Sold

If you are on a Pay-As-Sold program, the outstanding balance for each unit sold must be paid to GE Commercial Distribution Finance when you sell the unit. Units are considered sold upon delivery of the unit or the receipt of sale proceeds, whichever comes first. Mailing a check to us for the payoff amount should be a routine part of your paperwork when completing a deal.

Scheduled Liquidation

If you are on a Scheduled Liquidation program, billings are generated on the 5th and 20th of each month. The due dates on each of these billings are the dates your payment must be received by us. If your payment is late, charges will be assessed and credit lines may be suspended.

Inventory Finance Billing Statement Reference Guide (Pay as Sold)

- 1 **Remit To:** Address where payments should be sent.
- 2 **Customer Number, Billing Location**
- 3 **Statement Date**
- 4 **Statement Inquiries:** Your representative, phone number and Business Center Number.
- 5 **Customer Name & Address**
- 6 **ADB Charge:** Current and past due amounts billed.
- 7 **Past Due Charges**
- 8 **Total Amount Due:** Sum of all unpaid, current and prior, ADB and Flat charges.
- 9 **Amount Enclosed:** Detail of the amount being paid towards each of the itemized charges and principal payment due.
- 10 **Invoice Number Description:** Invoice for which payments and/or charges are generated.
- 11 **Manufacturer & Distributor Name**
- 12 **Note Date:** Invoice Date.
- 13 **Free Floor Plan End Date:** The date on which the free period ends.
- 14 **Beginning Balance:** The beginning outstanding principal amount of the invoice on which the charges are calculated.
- 15 **Payment Reference No:** Check no. or reference no. associated with payment.
- 16 **Payments:** The dollar amount of payment applied to the invoice since the last billing statement.

Inventory Finance Billing Statement Reference Guide (Pay as Sold) (cont.)

- 17 **Date Received:** The date the payment was posted to invoice since the last billing statement.
- 18 **Ending Balance:** The beginning balance of the invoice, less any payments or credits applied to the invoice.
- 19 **Daily Rate:** Daily interest rate on which charges are calculated.
- 20 **ADB Charges:** The amount of finance charges being billed on the invoice.
- 21 **Flat Charges:** Any flat charge billed on the invoice.
- 22 **Due Date:** Date the charges are due.
- 23 **Principal Due:** Amount of principal due on invoice.
- 24 **Charge Type:** Type of charge billed on the invoice/debit note:
Charge Code: DIF = Due-In-Full
CURT = Curtailment
- 25 **Manufacturer/Distributor Name, Number and Total**
- 26 **Current Month Total**

Inventory Finance Billing Statement

CHARGES DUE

1 Remit to: Chicago, IL

2 Customer No.: 50646
 Location No.: 1
 Credit Line: 100,000

3 Statement Date: 12/31/00

4 Statement Inquires: YOUR REPRESENTATIVE
 Please call: (999) 999-9999

Business Center No.: XXXX

5 MAIN STREET DEALER
 THE CUSTOMER ADDRESS 1
 THE CUSTOMER ADDRESS 2
 CITY, STATE ZIP

		Amount Due	9 Amount Enclosed
6 ADB CHARGES	12/31/00	60.13	
PAST DUE ADB	11/30/00	.00	
PAST DUE ADB	10/31/00	470.91	
PAST DUE ADB	>90 DAYS	.00	
INITIAL FLATS	12/31/00	400.00	
PAST DUE INITIAL FLATS	11/30/00	.00	
7 PAST DUE INITIAL FLATS	10/31/00	100.00	
PAST DUE INITIAL FLATS	>90 DAYS	.00	
RENEWAL FLATS	12/31/00	.00	
PAST DUE RENEWAL FLATS	11/30/00	.00	
PAST DUE RENEWAL FLATS	10/31/00	.00	
PAST DUE RENEWAL FLATS	>90 DAYS	.00	

TOTAL CHARGES DUE		1031.04	
Prior Due-in-Full		34,020.22	

TOTAL PRINCIPAL DUE		34,020.22	
8 TOTAL AMOUNT DUE			
PAYABLE UPON RECEIPT		35,051.26	

PAYABLE IN U.S. DOLLARS
 Please return a copy of this page with your payment.

Inventory Finance Billing Statement

Page: 1

Customer No.: 50646
Location No.: 1

Statement Date: 12/31/00
TERMS: DUE UPON RECEIPT

Remit to: Chicago, IL 60675

MAIN STREET DEALER
THE CUSTOMER ADDRESS 1
THE CUSTOMER ADDRESS 2
CITY, ST ZIP

STATEMENT INQUIRIES:
Please call:
(999) 999-9999

Business Center No.: 1337

Current ADB Charges	60.13
Past Due ADB Charges	470.91
Past Due Charges	500.00
Prior Principal	0.00
TOTAL AMOUNT DUE	1,031.04

Invoice # Description	Manu- facturer	Note Date	Free Floor End Date	Beginning Balance	Payment Ref No.	Payments	Date Received	Ending Balance	Charges Due			Payments Due		
									Daily Rate	ADB Charges	Flat Charge	Due Date	Principal Due	Charge Type
PS6590	MANUFACT	12/16/00	12/31/00	48500.00		0.00		48500.00	0.000417	20.22	100.00	12/16/00	5000.00	DIF
PS6594	MANUFACT	12/04/00	12/31/00	48500.00		0.00		48500.00	0.000250	12.13				
PS8166	MANUFACT	12/04/00	12/19/00	48500.00		6000.00	12/17/00	42500.00	0.000250	10.62				
PS8167	MANUFACT	11/26/00	12/19/00	48500.00		0.00		48500.00	0.000354	17.16				
	Distributor 1234					6000.00		48500.00						
	CURRENT MONTH TOTAL			197475.00		6000.00		191475.00						

PAYABLE IN U.S. DOLLARS

IFBS1:4 2-05

Inventory Finance Billing Statement Reference Guide (Scheduled Liquidation) for Billing Summary

- 1 Remit To: Address where payments should be sent.
- 2 Billing Period
- 3 Customer Number & Billing Location
- 4 Statement Date
- 5 Statement Inquiries: Your representative, phone number and Business Center Number.
- 6 Customer Name & Address
- 7 Principal Due: The sum of all current scheduled liquidation principal amounts billed.
- 8 Principal Past Due: The sum of all unpaid scheduled liquidation principal amounts past due.
- 9 Current Late Charges: The sum of all current scheduled liquidation late charges.
- 10 Past Due Late Charges: The sum of prior unpaid scheduled liquidation late charges.
- 11 Total Past Due: The sum of all past due principal and late charges and all current late charges.
- 12 Total Amount Due: Sum of all principal and late charges due.

Inventory Finance Billing Summary Page

2 Billing Period: 07/05/03-08/28/03
3 Customer No.: 12345
 Location No.: 1
 Credit Line: 200,000
4 Statement Date: 07/05/03

1 Remit to: 5595 Trillium Blvd.
 Hoffman Estates, IL 60192

5 Statement Inquiries:
 Please call: REPRESENTATIVE
 (999) 999-9999
 Business Center No.: xxxx

6 MAIN STREET DEALER
 THE CUSTOMER ADDRESS 1
 THE CUSTOMER ADDRESS 2
 CITY, STATE POSTAL

		Amount Due
7 Principal Due On	09/28/03	1,611.09
TOTAL CURRENT PRINCIPAL DUE		1,611.09
8 Principal Past Due		0.00
Current Late Charges 9		.00
10 Past Due Late Charges		.00
11 TOTAL PAST DUE PRINCIPAL & LATE CHARGES PAYABLE UPON RECEIPT		.00
12 TOTAL AMOUNT DUE		1,611.09



PAYABLE IN US DOLLARS
 Please return a copy of this page with your payment.

Inventory Finance Billing Statement Reference Guide (Scheduled Liquidation) for Billing Statement

- 1 **Remit To:** Address where payments should be sent.
- 2 **Customer Number & Billing Location**
- 3 **Statement Date**
- 4 **Statement Inquiries:** Your representative, phone number and Business Center Number.
- 5 **Customer Name & Address**
- 6 **Current Principal:** The sum of all current scheduled liquidation principal amounts billed.
Past Due Principal: The sum of all unpaid scheduled liquidation principal amounts past due.
- 7 **Current Late Charges:** The sum of all current scheduled liquidation late charges.
- 8 **Past Due Late Charges:** The sum of prior unpaid scheduled liquidation late charges.
- 9 **Total Amount Due:** Sum of all principal and late charges due.
- 10 **Invoice # Description:** Invoice for which payments and/or charges are generated.
- 11 **Manufacturer & Distributor Name**
- 12 **Note Date**
- 13 **Original Balance:** The original balance of the invoice.
- 14 **Current Balance:** The original balance of the invoice, less any payments or credits applied to the invoice as of the billing date.

Inventory Finance Billing Statement Reference Guide (Scheduled Liquidation) for Billing Statement (cont.)

- 15 **Payment Ref No.:** The check #, debit # or credit memo # of payment received.
- 16 **Amount:** Reflects the principal payment made by the dealer since the last bill date.
- 17 **Date Received:** Displays the date on which the payment was posted.
- 18 **Date Due:** Date payment is due.
- 19 **Payment Number:** Displays the number of the payment; e.g. 1 of 4.
- 20 **Principal Due:** The current and/or past due principal amount due on the invoice.
- 21 **Late Charges:** The charges assessed on any unpaid principal amount due on the invoice.
- 22 **Daily Rate:** Interest rate on which late charges are calculated.
- 23 **Days Late:** The number of days the principal payment is late.

Inventory Finance Billing Statement

2 Customer No.: 50646
 Location No.: 1

3 Statement Date: 12/31/00
 TERMS: DUE UPON RECEIPT

1 Remit to: Chicago, IL 60675

6	Current Principal	60.13
	Past Due Principal	470.91
7	Current Late Charges	500.00
	Past Due Late Charges	0.00
8	TOTAL AMOUNT DUE	1,031.04

5 MAIN STREET DEALER
 THE CUSTOMER ADDRESS 1
 THE CUSTOMER ADDRESS 2
 CITY, ST ZIP

4 STATEMENT INQUIRIES:
 Please call:
 (999) 999-9999

Business Center No.: 1308

Payments received Summary

10	11	12	13	14	15	16	17	18	19	20	21	22	23
Invoice # Description	Manufacturer Name	Note Date	Original Balance	Current Balance	Payment Ref No.	Amount	Date Received	Date Due	Payment Number	Principal Due	Late Charges	Daily Rate	Days Late
444648	MANUFACT	10/02/02	169800	42450	PLA0029	42450	09/07/00	09/07/00	3 of 4	42450			
4444923	MANUFACT	10/14/02	85900	214.75	PLA0029	214.75	09/07/00	10/06/00	4 of 4	214.75			
Dist 1492	MANUFACT					639.25			4 of 4	639.25			
F72504	MANUFACT	11/10/02	57486	19162	PLA0029	19162	09/07/00	09/07/00	2 of 3	19162			
F72670	MANUFACT	12/04/02	629.13	41942	PLA0029	209.71	09/07/00	10/06/00	3 of 3	19162			
F72809	MANUFACT	01/01/03	745.71	745.71				10/06/00	1 of 3	209.71			
F72834	MANUFACT	01/01/03	283.41	283.41				10/06/00	2 of 3	248.57			
F72988A	MANUFACT	01/15/03	275.00	275.00				10/06/00	1 of 3	94.47			
F72988B	MANUFACT	01/15/03	407.40	407.40				10/06/00	1 of 3	91.67			
Dist 1741	MANUFACT					401.33			1 of 3	135.80			
49087	MANUFACT					1040.58				401.33			
										1040.58			

PAYABLE IN U.S. DOLLARS

IFBS1.4 2-05

Credit Applied Detail Overview

For many of our customers, credit memos are a standard component of their daily business transactions. Our daily Credit Applied Detail reports provide our customers with up-to-date information regarding credits, which have been applied to their business accounts.

This information is also available on Dealer Online[®] and can be easily exported to Excel or other applications. You may view valuable information such as credit memo numbers and status, supplier detail, and date of credit application.

If you have any questions regarding these statements, please refer to the attached Reference Guide or contact our Customer Service Department at 800-452-9491.

Credit Applied Detail Statement

STATEMENT INQUIRIES

Please Call: Your REPRESENTATIVE

CUSTOMER NAME
CUSTOMER ADDRESS
CITY, STATE ZIP

Distributor Name: Distributor
 Credit No: 88888888

Applied Date: 10/06/04

Invoice Number	Line No	Model Number	Serial Number	Applied Amount	Charge Type
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Credit Memo Total	<u>300.20</u>
	300.20

Distributor Name: Distributor
 Credit No: 88888999

Applied Date: 10/06/04

Invoice Number	Line No	Model Number	Serial Number	Applied Amount	Charge Type
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Credit Memo Total	<u>496.40</u>
	496.40

Grand Total Credit	796.60
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Debit Notes Overview

These automated reports provide our customers with useful information regarding specific fee charges that apply to their account. Our customers rely on these reports for detail regarding sundry charges to their account.

If you have any questions regarding these statements, please refer to the attached Reference Guide or contact our Customer Service Department at 800-452-9491.

Debit Notes Reference Guide

- 1 **Remit To:** Address where payments should be sent.
- 2 **Customer Number and Billing Location**
- 3 **Statement Date**
- 4 **Statement Inquiries:** Customer service representative, phone number and location.
- 5 **Customer Name and Address**
- 6 **Debit Note:** Debit Note Number and Sequence Number.
- 7 **Due Date:** The date the Debit Note Payment is due.
- 8 **Details:** Type of Debit Note charge.
- 9 **Comments:** If used, provides additional information regarding Debit Note.
- 10 **Amount:** Total amount due.

Debit Note

2 Customer No.: 999999
Location No.:0001

3 Date 07/10/04

1 Remit To: Chicago, IL

4 For Inquires: YOUR REPRESENTATIVE

5 **CUSTOMER NAME**
CUSTOMER ADDRESS
CITY, STATE, ZIP

6 DEBIT NOTE

7 DUE DATE

000002923 0002

07/24/04

8 DETAILS

AUXILIARY INSURANCE

9 COMMENTS

10

Amount	50.00
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PAYABLE IN US DOLLARS

Industry Terms/Things to Know

Inventory Financing

Inventory financing, also known as floorplanning, is a simple and convenient way to expand your inventory purchasing power. How it works:

When your credit line has been approved and CDF is ready to finance your inventory:

1. Submit your order to your manufacturer/distributor and tell them you are floorplanning with CDF.
2. The manufacturer/distributor requests an approval number from CDF. Once the approval is granted, the manufacturer/distributor ships the product order to your dealership.
3. The manufacturer/distributor bills us for the order.
4. CDF finances the invoice by paying the manufacturer/distributor.
5. You repay CDF according to the terms of the agreed-upon program.

Payments (Dealer Programs)

Pay-As-Sold

If you are on a Pay-As-Sold program, the outstanding balance for each unit sold must be paid to CDF when you sell the unit. Units are considered sold upon delivery of the unit or the receipt of sale proceeds, whichever comes first.

Scheduled Liquidation

If you are on a Scheduled Liquidation program, billings are generated on the 5th and 20th of each month. The due dates on each of these billings are the dates your payment must be received by us.

Inventory Inspection

CDF reserves the right to inspect the inventory financed. During inspection, we check financed inventory that is on your floor or in a warehouse. This inspection is conducted one of our Field Representatives. The field service representative will leave a copy of your inspection report for your reference. This report is a detailed listing of all units financed with us along with their outstanding balances.

Industry Terms/Things to Know (cont.)

Missing Inventory

In the event a unit on our inventory inspection list is not in your store during an inspection, we request immediate payment for that item. If payment has been mailed, the check number and the date the check was mailed should be given to our representative.

If your business is not inspected by our representative, we may send you a “self-certified floor check” in the mail. It is your responsibility to complete this form in detail and return it with payment for any units sold.

Insurance

Business contents insurance is required on all CDF financed inventory. We can help you secure coverage at competitive rates.

Contact your Customer Service Representative for more information.

Credit Line Increase/Business Change

When your credit line is established, it is allocated across your product lines. If you want to re-allocate your line of credit to accommodate future orders, special orders, or add a new product line, please contact your Customer Service Representative at 800-452-9491.

How To Increase Your Credit Line

You may need to furnish updated financial statements, if you are trying to secure a larger credit line. Your Customer Service Representative will assist you with a credit line increase.

Report Changes In Your Business Structure Or Location

Notify your Customer Service Representative at 800-452-9491 of any changes in your business structure such as new partners, incorporation, name changes, new lot locations, etc. We will need to obtain the proper documentation to ensure uninterrupted financing.

Grow with Products and Services from GE

Inventory Financing

CDF's Inventory Finance programs help move product from manufacturers and distributors to dealers and resellers and on to end-users. CDF's programs make it possible for dealers to stock sufficient inventory for their businesses at minimal carrying costs. By taking care of up-front inventory costs, CDF enables the dealer to purchase needed inventory and pay as the product is sold.

Extended Schedule Liquidation (ESL) Programs

ESL financing programs are designed for parts, accessories and small whole-good items. ESL is an easy to use financing program designed to mirror open account terms and is ideally suited for in-season and pre-season stocking orders with delayed 1st payment options. With ESL, dealers can stock proper levels of inventory at reduced carrying costs, helping to grow their business.

Standard Schedule Liquidation Programs

Similar to ESL but designed for servicing dealers with the occasional catalog order and some multi-location dealers. Maximum of 1/4 delayed terms.

Retail Program

By working with GE Money, we offer dealerships, in certain industries, the ability to carry a retail program (i.e. installment loans) and to assist consumers and commercial customers to purchase using a variety of options and private labeled vendor credit cards to build further enhancements to your supplier programs.

Lease/Financing Program

Acquiring innovative technology and modernized equipment may boost your sales and operations, but only if it's affordable. Lease financing through GE helps preserve your working capital for emergencies by improving cash flow.

For more information, call your Customer Service Representative at 800-452-9491.

Keys to Success

The goal shared by GE Commercial Finance, Commercial Distribution Finance (CDF), suppliers and the dealer, is to maintain a sufficient credit line to keep the product flowing.

Your keys to successful growth with CDF:

- Issue a check for sold items at the time of inspection. If reconciliation is required, please send payment within five working days.
- Interest should be paid within the month billed. Multiple past-due interest payments will reflect negatively on a dealer's account.
- Avoid paying additional interest by selling and paying for aged equipment. Aged equipment over two years old (unless special weather circumstances are the cause) is viewed as questionable inventory management.
- Dealer Online should be used for all transactions and direct debit is encouraged to reduce mail time and interest expense.
- Maintain prompt pay habits with your business and personal bills. This is very important when evaluating overall performance.
- No NSF checks - nothing hurts credit more than a returned check.
- Provide CDF updated financial statements upon completion. Current data is the most relevant and will allow us to make line increase decisions quicker.
- Promote business strength, focus on the key criteria of profitability, leverage (debt/tangible net worth) and inventory turns.

Focusing on the above will result in:

- Increased credit lines
- Strong performance

Thank you for choosing
GE Capital
for your financing solutions.



imagination at work