



COMMERCIAL BREAK

A Quarterly Publication of the
American Association of Commercial Finance Brokers

Funding in Harmony

AACFB Prepares to *Rock It* in Austin!

2025 AACFB

COMMERCIAL FINANCING EXPO



IN AUSTIN

SEPTEMBER 10-12
AUSTIN, TX

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PRESIDENT'S MESSAGE



I joined the AACFB in 2018, just when the organization was transitioning the name from the National Association of Equipment Leasing Brokers (NAELB) to the American Association of Commercial Finance Brokers (AACFB). While I wasn't there back in 1990 with the founding members, I appreciate what those individuals set out to do those 35 years ago.

They saw a need for an organization that would advocate for the independent broker, promote ethical business practices, and provide education and networking to its members, building a community of professionals within the industry.

Although much has changed over the years, the core mission of the AACFB has remained grounded in the principles on which it was founded. That is why I am excited to invite you to join us at the **2025 AACFB Commercial Financing Expo**, taking place September 10-12, 2025, in Austin, Texas. Being from Texas myself, I can assure you that you will receive a warm Texas welcome!

This year's theme, "**Funding in Harmony: Rocking Finance in Austin**," perfectly captures the energy and collaboration that define our industry. The Expo is your opportunity to connect with funding sources, fellow brokers, and service providers who can help you grow your business, diversify your offerings, and navigate the challenges of an evolving marketplace.

The AACFB takes pride in being able to provide exceptional value. Our generous sponsors allow us to keep registration costs incredibly low, ensuring that anyone in the commercial finance industry can take advantage of the outstanding educational sessions, exhibition hall, and networking events the Expo offers. Whether you are just starting out or have decades of experience, you will walk away with new insights, tools, and connections to build your success.

Austin is the perfect backdrop for our gathering, with its vibrant music scene, welcoming atmosphere, and outstanding hospitality. We look forward to celebrating with you and sharing in the positive momentum of our industry.

Don't miss this chance to learn, connect, and have some fun along the way. Register today and join us in Austin this September!

Sincerely,

Kalah Sprabeary, CLFP
AACFB President

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AGENDA

WEDNESDAY, SEPTEMBER 10

2:00 p.m. - 6:00 p.m. Exhibitor Set-Up
 5:30 p.m. - 9:30 p.m. Optional Charity Dinner Cruise

THURSDAY, SEPTEMBER 11

7:30 a.m. - 4:30 p.m. Registration
 8:00 a.m. - 9:30 a.m. Women in Finance Breakfast (Optional: \$50)
 9:30 a.m. - 1:00 p.m. Exhibits & Educational Sessions
 9:30 a.m. - 11:00 a.m. Coffee Break
 10:00 a.m. - 1:00 p.m. Brokering Essentials - Part 1
 10:00 a.m. - 10:30 a.m. Session 1 - Sponsor Presentation: ELGA
 11:00 a.m. - 11:30 a.m. Session 2 - Streamlining Your Application Process
 12:00 p.m. - 12:45 p.m. Session 3 - The Human Side of Equipment Finance
 1:00 p.m. - 2:30 p.m. Lunch & Keynote Presentation
 3:00 p.m. - 5:30 p.m. Exhibits & Educational Sessions
 3:00 p.m. - 3:30 p.m. Session 4 - Ancillary Revenue
 3:30 p.m. - 3:45 p.m. Ice Cream Break
 3:45 p.m. - 4:30 p.m. Session 5 - Negotiation Tactics and Practice
 5:00 p.m. - 5:30 p.m. Session 6 - Roundtables (Leadership)
 5:45 p.m. - 6:00 p.m. CLFP Group Photo
 6:00 p.m. - 8:00 p.m. Reception

FRIDAY, SEPTEMBER 12

7:30 a.m. - 12:00 p.m. Registration
 8:00 a.m. - 9:30 a.m. Breakfast & General Session
 9:00 a.m. - 9:30 a.m. General Session
 9:00 a.m. - 12:00 p.m. Brokering Essentials - Part 2
 9:30 a.m. - 11:30 a.m. Exhibits & Education Sessions
 9:30 a.m. - 11:30 a.m. Coffee Break
 10:00 a.m. - 10:40 a.m. Session 7 - Legal - Disclosure Law Updates
 11:00 a.m. - 11:40 a.m. Session 8 - Fintech - Lower Cost Automation Tools
 11:40 a.m. - 1:00 p.m. Lunch On Your Own
 1:00 p.m. - 3:00 p.m. Post Expo Boot Camps
 - Building Your Own Portfolio/Discounting
 - Marketing with AI

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COMMERCIAL BREAK

2025 AACFB
COMMERCIAL FINANCING EXPO
FUNDING IN HARMONY



SEPTEMBER 10-12
AUSTIN, TX



The Expo will be held at the AT&T Hotel and Conference Center which is offering a special event rate of \$199 per night, except for Friday, September 12, which is \$299 for the night. Attendees can book rooms online or by phone by calling (512) 404-3600.

NOTE: The cut-off date for hotel reservations at this special event rate is **August 18, 2025**, or until the block is full. After this date, the hotel will honor reservations on a space and rate availability basis. We encourage you to book your reservations at your earliest opportunity. **The room block will SELL OUT!**



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BROKERING ESSENTIALS

The class is designed for new entries into the commercial finance and leasing industry and will cover the essentials for establishing a successful brokerage operation based upon industry best practices and the need to expedite personal success. The class will include, but not be limited to:

Introduction to the role and opportunity for a commercial finance broker

- The value proposition of a strong commercial finance broker
- Selling to end-users, vendors, and referral sources
- The fiduciary responsibility of a commercial finance broker (ethics)

Establishing strong, efficient relationships with the “right” funders

- Adding significant value to funders
- Protecting funding sources
- Creating sustainable, long-term relationships

Proper packaging of transactions (knowing your transactions)

- Credit 101
- Understanding leverage and liquidity
- Equipment matters
- Emphasizing strengths and mitigating weaknesses
- Presenting a meaningful recommendation
- Going beyond application-only – understanding tax returns and financial statements

Selling an approval

- Understanding different structures (financing and leasing)
- Understanding the buy rate, structure, profitability, and T-Value
- Being aggressively transparent
- Adding value to vendors and end-users
- Understanding documentation and funding processes

Building personal wealth as an origination company

- What are the opportunities
- What are the challenges
- How to set goals and expedite success

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SALES CORNER



WHAT SEPARATES THE TOP SALESPeOPLE FROM EVERYONE ELSE

By John Chapin

In my business partner Steve Siebold's book: **177 Mental Toughness Secrets of the World Class**, he lists and talks about the 177 differences in mindset between the world-class, top salespeople and everyone else; what separates the champions from the rest of your sales team. Combining the information in that book with my 37 plus years in sales, I've come up with what I believe are the 55

most important differences. All of these are in the book in some form; some are verbatim, and others have my spin or interpretation.

1. The world class operates from objective reality. The great ones are able to separate truth from fact. They judge their performance and effort on actual, bottom-line results.
2. The world class compartmentalize emotions.
3. Champions understand logic versus emotion.
4. The great ones possess supreme confidence.
5. The world class are coachable.
6. Champions are always striving to get better.
7. The world class is determined to win.
8. Champions dedicate their lives to greatness.
9. Champions are driven by a world-class belief system.
10. The great ones are the most enthusiastic people alive.
11. The great ones view failure properly; they cannot fail, they can only learn and grow.
12. Champions are future oriented.
13. Champions know why they are fighting.
14. The world class is obsessed with their goals.
15. Champions are products of good/great habits.
16. Champions don't let feelings get in their way; they get what needs to get done, done no matter how they feel.
17. The great ones are bold.
18. Champions are interdependent.
19. Champions are professional listeners.
20. Champions see mistakes as intellectual capital.
21. The world class catapult their consciousness by overcoming obstacles.
22. Champions know the power of persistence.
23. The world class is always willing to pay the price.

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WHAT SEPARATES THE TOP SALESPEOPLE FROM EVERYONE ELSE

24. The world class is committed to personal development.
25. The great ones are problem solvers.
26. The great ones focus on how it can be done as opposed to why it can't be done.
27. Champions are obsessed with productivity and results.
28. The great ones take responsibility.
29. Champions keep things in perspective.
30. The pros reward themselves for execution.
31. Champions know the power of programming.
32. The great ones are learning machines.
33. Champions change their emotional responses.
34. The great ones have a sense of urgency.
35. The world class believes in serving people.
36. Champions thrive on world class self-talk.
37. The great ones know salespeople drive all business.
38. The great ones manufacture their own self-image.
39. Champions define winning as personal progress.
40. World-Class employees see themselves as self-employed.
41. The great ones aren't afraid to suffer.
42. Champions learn from role models/mentors.
43. Champions have a world-class work ethic.
44. The great ones focus on the hard work that works versus the short cuts that don't.
45. The world class dreams of the future yet lives in the present.
46. Champions are NOT addicted to the approval of others.
47. The great ones seek times of solitude.
48. The world class reframes painful past experiences.
49. The world class focuses on the WHY.
50. Champions are congruent and consistent.
51. The great ones use world-class language.
52. Champions understand cause and effect.
53. Champions embrace nonlinear thinking.
54. The good and great are separated by a razors edge.
55. School is never out for the great ones.

GOOD SELLING! See you in the next issue.

ABOUT THE AUTHOR

John Chapin is a motivational sales speaker, coach, and trainer. For his free eBook: 30 Ideas to Double Sales and monthly article, or to have him speak at your next event, go to www.completeselling.com John has over 35 years of sales and sales management experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). E-mail: johnchapin@completeselling.com.

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TITLED VEHICLES



IF EQUIPMENT FINANCE IS CINDERELLA, THEN VEHICLE TITLING IS ONE OF THE UGLY STEPSISTERS

By Amanda Zeken

According to a 2024 industry survey, more than half of all business vehicle acquisitions were leased or financed. But when titling goes sideways, the fallout can be costly. There are many opportunities, both during and post-funding, for things to go wrong.

Despite the headache, titled deals are unavoidable. The unknowns of titling can threaten a broker's earning potential, especially now that broker agreements commonly have a first-payment-default drawback clause.

Unsurprisingly, titling is high on the list of reasons for that type of default. Early action and preventative measures are the best way to ensure things progress smoothly after the deal has funded. Brokers who learn how to manage titling can turn a common problem into a steady source of profit where many others are still floundering.

Why does titling go sideways in the first place? As we all know, human error is common. Anything from a mistake on the physical title to missing signatures can cause a delay. It feels like there's no limit to the mistakes that happen during titling.

And that's just regarding the physical title. It's also common for somebody involved in the transaction to drop the ball. Maybe the seller forgets to send the title paperwork in a timely manner, or it's sent to the wrong recipient. Worst case scenario, and it happens more often than you'd think; the client holds onto the title paperwork and decides to go rogue. They stop answering their phone, your lender never receives a perfected title, and then they default. You can say goodbye to your commission.

Then of course, we have the bureaucracy of dealing with a state department. Sales tax, which is typically due during titling, varies depending on the state, the county, and even the city. In most states, tax handling changes based on the type of contract signed. Additionally, long processing times at the DMV can affect your customer's ability to use the equipment to generate revenue. A titled deal may have funded, but that doesn't mean it's over yet.



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So, what can you do about it?

Find out if your lender utilizes a Guarantee of Title (“GOT”) in their funding package. A GOT encourages accountability from the seller and can be used as leverage further down the line if things go awry. Not all lenders require a GOT. If you find yourself in a deal with a lender who doesn’t require a GOT, consider obtaining your own GOT for the seller to sign.

When a GOT is filled out on a titled deal, review where the title should be sent after funding. Clearer roles mean fewer mistakes. If your customer is responsible for taking care of the title paperwork, touch base with them to explain what needs to be done and when it needs to be done by.

Get a photocopy of the title as early as possible. Sometimes requesting an actual photo of the title can show more than a scan, like confirming that the seller has the physical title in hand.

When mistakes do happen on a title, states often provide forms through the DMV to help move through a hurdle due to human error. Many lenders are also happy to look over the title work early on to make sure it’s a straightforward transaction.

Familiarize yourself with how sales tax is handled on a titled deal. Most states require a tax to be paid upfront during the transfer of ownership on a vehicle. Common taxes levied during a title transfer include sales tax, use tax, or an ad valorem tax. Some states allow both counties and cities to levy a tax on top of the state rate. This can make nailing down an accurate tax rate percentage difficult. Take the time to ask some important questions: Who is paying the sales tax during the title transfer? Is the client paying it directly to the DMV? Or will the lender finance the tax and remit a check upfront? Don’t skip these questions; they’ll save you a headache later on.

Lastly, learn the basics of the titling process so that you can field questions appropriately. Many lenders handle the process differently. Some lenders have internal titling departments, some use third party processors, and some are completely hands off. This often leaves a broker trying to process the title themselves.

Titled assets are everywhere in equipment finance, and they aren’t going anywhere. And while it will never be the belle of the ball, that doesn’t mean it should be ignored or avoided. Titling is like Cinderella’s stepsisters: annoying, frustrating, and messy. But if you’re willing to give it a deeper look, you’ll find genuine revenue behind the complexity. Titling may feel like walking in a glass slipper that doesn’t fit, but learning to strut in it is how money gets made.

ABOUT THE AUTHOR

Amanda Zeken is the Owner and CEO of TG Titles, the only titling company that exclusively serves the equipment finance industry. She first learned the ins and outs of titling while working live in the California DMV system. From there, she entered the equipment finance world, managing and growing the internal titling department for a direct lender focused on IRP vehicles. She later rounded out her experience by working as Credit Manager for Smarter Equipment Finance, an equipment finance broker, where she earned her CLFP designation and served as a Director at Large for the AACFB. Today, Amanda helps brokers and lenders navigate the complexities of titling with clarity, strategy, and confidence.



SAVE THE DATE

2026 AACFB ANNUAL CONFERENCE

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Welcome to Front and Center

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*Leslie
Brown*



*Scott
Stone*

USED EQUIPMENT



EASY MATTERS: WHY STREAMLINED USED EQUIPMENT DEALS ARE MORE IMPORTANT THAN EVER

By Nicol Henning

Used equipment is the new hotness.

Since the disruptions of the pandemic and continuing through today's trade uncertainty, business buyers have become more flexible in their purchasing strategies. Many now see acquiring used equipment as a smart alternative to buying new, especially given ongoing supply chain and pricing challenges. But many lenders have been slower to shift their thinking or their scoring models to

keep pace. Therefore, brokers who want to deliver better deals and outpace the competition need a financing partner who makes used equipment transactions fast and frictionless.

The Landscape

Used equipment markets have grown by 22% over the past year. Sawbux Marketing identified a number of reasons for this, including:

- **Bolstered perceptions of quality:** Buying used is no longer regarded as a compromise. In fact, two-thirds of businesses now view well-maintained used equipment as a cost-conscious strategic alternative.
- **More value for money:** New equipment prices keep climbing, spurred by price hikes, taut supply chains, and now tariffs, without commensurate gains in features or productivity. As a result, pre-owned equipment now delivers 85% of the functionality at 55–60% of the cost.
- **Trouble ahead:** Further tariffs could very well change the used equipment math again. Even with the government's temporary agreement with China in place, the spike in prices we've already seen in precision parts, electronic components, and steel are likely to push equipment prices up this summer, as much as 8–12% higher than last year. That's going to send even more buyers kicking the tires in the pre-owned equipment lots soon.

The Hurdles

Unfortunately, though buying used is now an attractive solution for small businesses, many still struggle to find the financing to do so. 31% of the potential buyers Sawbux surveyed still cite lack of financing options as their primary reason for hesitating to invest.



EASY MATTERS: WHY STREAMLINED USED EQUIPMENT DEALS ARE MORE IMPORTANT THAN EVER

This is no surprise. Here are just some of the common obstacles encountered with pre-owned equipment deals:

- Banks require lengthy approval processes, extensive paperwork, and collateral on hand that make the process feel too onerous to tackle.
- Depending on the equipment need, used purchases are often micro-ticket deals that fall below many private credit providers' deal size thresholds.
- Often used equipment sellers are simply old-school. Though most recognize the value of offering financing to close more sales, they could use a broker's help in vetting the FinTech partner and platform that would best meet their needs.

But overcoming these hurdles is worth it. In fact, when small business buyers were offered financing terms for used equipment that were comparable to those that they received for new equipment, Sawbux Marketing found 58% of initially hesitant buyers ultimately choose pre-owned options. On a level financial playing field, buying used often wins out.

As a broker, you'll find used equipment deals work in your favor, too. When there's an urgent need, you can move fast, getting approvals and funding in seconds instead of waiting days or weeks. That kind of quick turnaround builds trust, keeps you top of mind, and—most importantly—gets you paid.

What to Look For

If used equipment deals are a priority for your buyers, here's what to consider when vetting your funding partners:

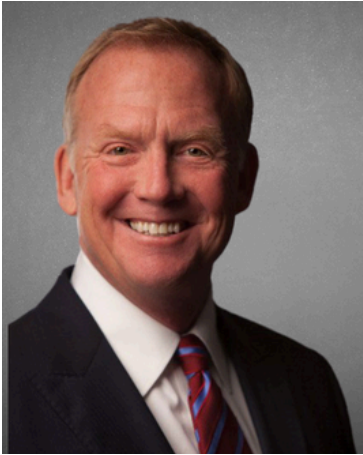
- A proven track record of financing used equipment deals, preferably at the same or similar rates as new equipment
- Low deal thresholds that support micro-ticket deals—ideally as low as \$1K
- A wide credit window that will support start-ups and companies working to improve their credit histories
- Auto-decisioning and approvals for qualified candidates to speed up funding velocity
- A human sales and support team that can serve as a backstop for less tech-savvy equipment sellers and buyers

The demand for pre-owned equipment has never been stronger. By partnering with a financing provider who understands used equipment value, you can tap into this expanding market segment that traditional banks and even many private credit sources neglect. That positions you to be the problem-solver business buyers remember and rely on - everything that a broker wants to be.

ABOUT THE AUTHOR

Nicol Henning is Vice President of Sales for TimePayment, a Boston-based FinTech company specializing in B2B commercial equipment financing. Powered by industry-leading technology and a proprietary credit-scoring model created at MIT, TimePayment's equipment financing options have opened the doors to prosperity for hundreds of thousands of entrepreneurs.

NEW SBA RULES



HOW NEW SBA LOAN RULES ARE CHANGING CASH FLOW OPTIONS — WHY FACTORING IS A SMART ALTERNATIVE

By Michael Holland

As of June 1, 2025, the Small Business Administration (SBA) started enforcing major changes to its SBA loan programs. While these updates are intended to promote financial discipline, they will also restrict access to working capital for many small businesses that have previously relied on SBA-backed financing.

What Finance Brokers Need to Know

The key changes include:

- 10% equity injection required for startups and business acquisitions.
- Minimum Small Business Scoring Service (SBSS) score raised from 155 to 165.
- Stricter underwriting verification for cash flow and debt repayment.
- Loans restricted to businesses 100% owned by U.S. citizens or lawful permanent residents.

These updates represent a return to conservative, bank lending standards. As a result, many businesses that once counted on SBA loans will find themselves shut out.

Why Stricter SBA Lending Standards Will Limit Access to Capital

The return of equity injection requirements and higher underwriting hurdles will create barriers for a wide range of businesses. Startups, younger companies, and those recovering from financial setbacks will face increased difficulty securing SBA financing. Even healthy, cash-flow-positive businesses could be turned down if they lack strong historical profitability or fail to meet the new SBSS score requirements.

The bottom line:

Many businesses will need to explore alternative working capital solutions to maintain operations, growth, and competitiveness.

Invoice Factoring – a Flexible Working Capital Solution

Invoice factoring is positioned to become the most practical solution for businesses affected by the new SBA guidelines. Many companies are moving away from SBA Loans and turning to factoring for financing.

Why Factoring Stands Apart:

- Decisions are based on the quality of a company's receivables.
- Customer creditworthiness matters more than the business owner's personal credit.
- Funding is tied to **completed work or delivered services**, not future projections.

Factoring Advantages Under the New SBA Rules:

- No personal credit score minimums.
- No mandatory equity injection.
- No requirement for long-established profitability.
- Funding scales automatically as invoice volume grows.

For companies delivering services and waiting 30 to 90 days (or more) for payment, factoring provides a vital cash flow bridge, without adding debt or locking them into long-term contracts.

How Brokers Can Position Factoring as a Strategic Financial Tool

To differentiate themselves, brokers must present factoring as a proactive solution, not a last resort.

Best Practices for Brokers:

- Position factoring as a **cash flow accelerator**, not an emergency fix.
- Emphasize it as a **strategic liquidity tool** for navigating tighter credit markets.
- Highlight its role as a **growth enabler**, not a fallback option.

Factoring keeps businesses moving forward at a time when traditional financing options are narrowing. Brokers who understand and communicate this will stand out.

Preparing Clients: Steps Brokers Should Take Now

Brokers aiming to serve their clients at the highest level should act now.

Action Plan:

1. Review your client list and **identify businesses likely to be impacted**.
2. Start **early conversations** about flexible working capital options.
3. **Educate clients** about factoring.
4. Build relationships with factoring providers who can respond quickly when needed.

In a tightening capital market, brokers who offer solutions, not just diagnoses, will earn deeper client loyalty and more long-term business.

Factoring: The Right Solution for 2025 and Beyond

The funding landscape is shifting fast. Invoice factoring can provide the working capital solutions your clients need to remain competitive in 2025 and beyond.

ABOUT THE AUTHOR

Michael Holland serves as Senior Vice President of Sales at Scale Funding, a nationwide leader in invoice factoring and alternative financing solutions for over 30 years. With two decades of leadership in sales and finance, Michael specializes in providing flexible invoice factoring solutions for industries including transportation, staffing, telecom, energy, and manufacturing. He brings deep experience helping businesses solve complex cash flow challenges and achieve growth.

ARTIFICIAL INTELLIGENCE



DON'T FEAR THE BOTS: A REALIST'S GUIDE TO USING AI IN SALES WITHOUT LOSING YOUR VOICE

By Cheryl Tibbs

AI isn't coming. It's already here. And while tech hype is nothing new, this time it's got teeth. In commercial finance, AI is reshaping how deals are sourced, how leads are qualified, and how follow-up gets done. But if you're in sales or brokering finance, there's a question hanging in the air:

Can I use AI without sounding like a robot?

The answer is yes. But only if you approach it like a tool, not a takeover.

Let's talk about it.

The Sales Edge: What AI Actually Helps With

AI is the best assistant you've never hired. It's not here to replace you. It's here to keep your pipeline moving when you're juggling three Zooms, five follow-ups, and a stack of files needing review.

Here's where it shows up:

- Writing cold emails that don't sound cold
- Summarizing complex deals into plain-English follow-ups
- Generating fresh social content based on your niche
- Creating proposal templates you can customize fast
- Surfacing warm leads from your CRM without sifting through spreadsheets

Say you're targeting 30 logistics companies. AI can scan their websites, check news mentions, and write personalized intros in seconds. You don't lose control. You edit, then hit send. That's leverage.

Where People Get It Wrong

Let me say this up front: AI can't build relationships. That's your job.

Here's where folks mess up:

- They rely on generic prompts and sound like everyone else
- They over-automate their outreach and lose their edge
- They copy-paste AI responses without adding real context

Your prospects can smell lazy a mile away. If you let AI replace your voice instead of refine it, you're doing it wrong. Think of it like seasoning, not the whole meal.

Tools That Don't Need a Tech Degree

You don't need to be a coder. You need to be curious. Here's a shortlist of tools I've used or tested that help get the job done without drama:

- ChatGPT / Claude – Write, revise, and brainstorm in your tone
- Instantly – Cold email with smart automations
- GoHighLevel – CRM with customizable AI workflows
- Decktopus / Gamma – Build sales decks and presentations fast
- Crystal – Personality insights that help you pitch smarter

Start with one. Use it to solve a real pain point, writing faster, responding smarter, freeing up your time. Don't try to automate everything at once. That's how systems break and messages go stale.

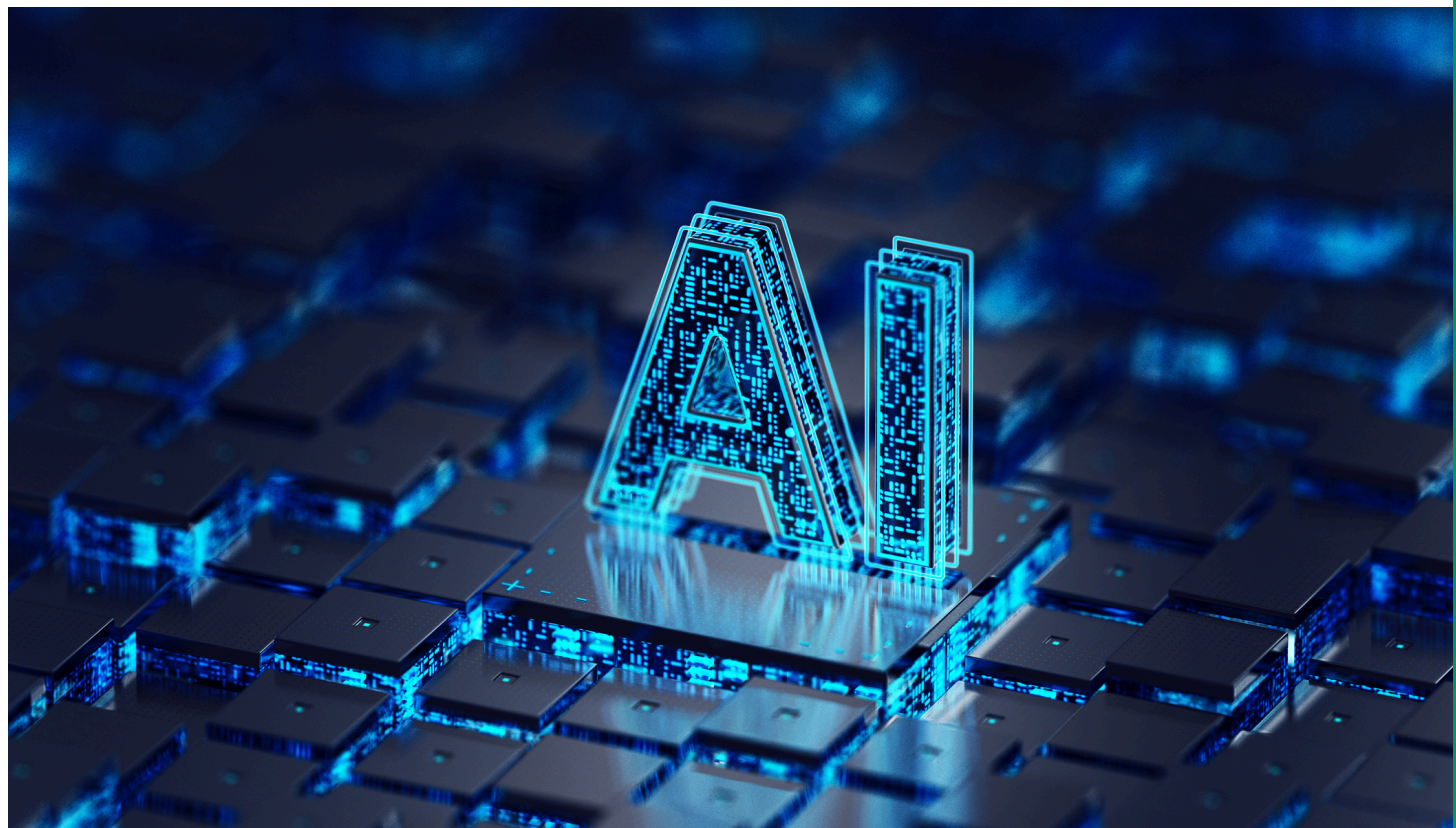
The Real Flex Is Hybrid Hustle

The brokers and funders who'll win in this next wave aren't the ones who chase every tool. They're the ones who learn how to delegate to AI while keeping their own voice at the center.

Use tech to enhance your hustle, not replace it. That's how you stay relevant. That's how you scale without selling your soul.

ABOUT THE AUTHOR

Cheryl Tibbs is the President of Commercial Capital Connect and Chief AI Strategist at AI Marvels. She builds smart funding systems, teaches AI automation, and leads brokers into the future of finance with bold strategy and real-world tools.



TRAINING



TRAINING FOR SUCCESS: EMPOWERING VENDOR SALES TEAMS WITH FINANCING KNOWLEDGE

By Kim Lorang

In the world of equipment finance, building relationships based on trust, transparency, and shared goals can be the difference between a one-time transaction and long-term, mutually beneficial growth.

Vendors are recognizing that financing isn't just a back-end function, it's a sales tool! One of the most impactful ways to support customers and increase close rates is by empowering vendor sales teams with the tools and training that enable them to effectively discuss financing from the start.

Why Training Matters

When a new vendor partner is brought into the fold, the most effective reps don't start and stop at processing applications. They prioritize education, helping the vendor's team understand not just the mechanics of financing, but how and when to introduce it into the sales conversation.

This isn't about turning sales reps into finance experts. It's about giving them confidence. Confidence to bring up financing proactively. Confidence to answer basic questions. Confidence to know they have a financing partner who will care for their customers with the same attention and urgency that they have.

The impact is measurable: when sales teams are trained and supported, they tend to sell more. Customers feel informed and empowered. The entire buying experience improves.

Effective training goes beyond product knowledge, which is often just a small piece of the puzzle. The real value lies in helping sales reps understand the benefits of financing and how to weave it into conversations in a way that feels helpful, not pushy. It's about your partners recognizing customer hesitations and positioning financing as a proactive solution, not a last-minute fallback. When reps know how to introduce it, what to say, and have the right tools at their fingertips, financing becomes a natural (and valuable!) part of the sales conversation.



Tailored, Not Templated

What works for one vendor or sales rep doesn't always work for another. For example, in the food service space, a rep selling to independent startups has different needs than one working with franchise groups or national chains.

That's why customized training and sales support make a difference. The most effective programs start by listening: understanding your partner's goals, customer base, average transaction size, and sales process. From there, materials and messaging can be tailored to match their market and sales style.

This could look like short team huddles, formal lunch-and-learns, recorded video walk-throughs, or ongoing sales enablement campaigns. It's about meeting reps where they are and delivering resources that actually fit their workflow.

Communication as a Competitive Advantage

One of the most underrated components of a successful financing partnership is communication. Clear, fast, and honest communication is not just a nice-to-have, it's a competitive edge.

Delays, documentation issues, or changes in underwriting can derail a deal if not communicated quickly and transparently. The best finance teams take a proactive approach, giving vendor reps confidence that updates and solutions are always within reach. No excuses, no disappearing acts, just answers.

When financing partners model this level of transparency, it sets a standard that ripples through the vendor's customer interactions. Aligned expectations and open communication lead to faster closings, fewer surprises, and stronger relationships.

Leading with Partnership

For customers, the right financing can mean the difference between settling and getting the equipment that truly fits their needs. For vendors, it removes budgetary objections and unlocks bigger, faster sales by shifting the focus to long-term value instead of upfront costs. The real magic comes when the vendors and their financing partner operate as a unified team.

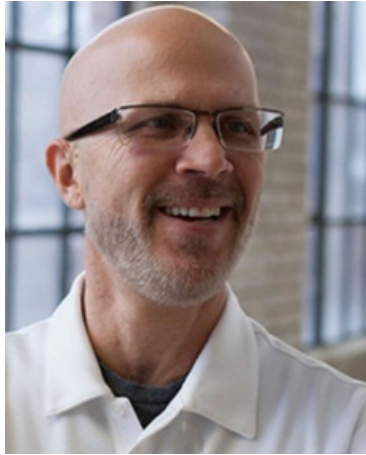
When training is consistent, communication is clear, and the customer experience stays front and center, financing becomes more than a transaction. It becomes a growth strategy.

No matter what industry you serve, the takeaway is the same: lead with integrity, communicate with urgency, and train like your partner's success is your own...because it is!

ABOUT THE AUTHOR

Kim Lorang is the President and co-founder of FS Foodservice Solutions, a finance company built specifically for the foodservice industry. With a background in marketing and business development, she's passionate about helping equipment dealers grow their sales through transparent, easy-to-use financing programs.

TECHNOLOGY



WHY EQUIPMENT FINANCE BROKERS CAN'T AFFORD TO IGNORE TECHNOLOGY ANYMORE

By Brad Oliver and Deepika Shahani

After more than two decades in the payments world, working with everything from pen-and-paper ledgers to bloated enterprise systems, one thing has become abundantly clear: the success of a broker isn't defined by the size of the deals they close - it's defined by the systems that support their everyday grind.

As brokers in the equipment finance industry, we often wear many hats: originator, processor, chaser, and closer. Every minute spent fumbling through emails or digging through outdated spreadsheets is a minute lost to productivity - and worse, to potential revenue.

When I first transitioned from payments to general equipment financing, I brought with me the same tools I had relied on for years. Excel was my go-to. It was familiar, flexible, and free. But soon enough, I realized it was also unforgiving. Deals would slip through the cracks. Reminders would get buried. Notes would vanish into email chains. And while I explored high-end CRM systems on the other side of the spectrum, I found that many of them were built for teams with dedicated IT departments, not brokers hustling to keep their pipeline alive.

Here's the truth that's hard-earned: **it's not about having the most powerful software; it's about having the right software.**

What Brokers Actually Need in a Technology Platform

Forget the hype around AI, automation, or analytics for a moment. Most brokers I know aren't looking for bells and whistles, they're looking for reliability and clarity. If a system doesn't help you stay organized, track the real-time status of deals, and give your partners visibility when they need it, it's not worth the monthly fee.

Here are the core things every equipment finance broker should demand from their tech stack:

- **User-Friendliness:** If it takes more than a few minutes to learn the basics, it's probably not the right fit.
- **Deal Organization:** Brokers should be able to view, search, and manage every deal at a glance—no digging required.
- **Task Management:** Simple reminders tied to deals, contacts, or milestones can be game-changers.
- **Document Control:** The ability to access signed documents and credit apps from anywhere, anytime, is essential.
- **Visibility Across the Pipeline:** Real-time status updates prevent bottlenecks and help brokers move deals forward with confidence.
- **Efficiency Tools:** Credit checks, financial calculators, and e-sign capabilities are no longer luxuries—they're table stakes.

It's Not a Money Game—It's a Workflow Game

One of the biggest lessons I've learned is this: brokers don't fail because they're bad at selling. They fail because their systems fail them. The margin in our business is slim. Our success is measured in follow-ups made on time, documents received promptly, and deals that don't get lost in the shuffle.

At this point in my career, I've learned to prioritize peace of mind. I want tools that help me do more in less time—not systems that require training manuals or technical support every week. And frankly, I want to feel good using them without having to spend my savings on it.

I've worked with software so complex it made my old spreadsheets look like a vacation. But complexity isn't the enemy of progress - unnecessary complexity is.

Final Thoughts

In 2025, if you're still running your brokerage on spreadsheets and Post-it notes, you're at a disadvantage. Technology should not be a luxury for brokers—it should be a baseline. And the right platform doesn't just support your business—it empowers it.

You don't need to spend thousands on enterprise-grade tools. You just need software that works for you, not the other way around.

Because at the end of the day, this business isn't just about closing deals—it's about building a business you enjoy running.

ABOUT THE AUTHORS

With 25+ years in payments, equipment financing, and commercial lending, Deepika Shahani specializes in building scalable systems, streamlining operations, and driving strategic growth. As Co-Founder and CSO at DealHub360, she focuses on product vision, partnerships, and delivering practical tools that simplify deal origination for brokers, lenders, and fintech providers. Outside of work, Deepika is a parent, foodie, and road trip planner — always powered by coffee.

Brad Oliver is a seasoned payments professional and Co-Founder of both Azura Payments and DealHub360, with deep expertise in the payment processing and commercial finance industries. He focuses on building strategic merchant, processor, and banking relationships while helping clients reduce fraud, manage chargebacks, and streamline long-term payment strategies. Brad is passionate about delivering cost-effective solutions and supporting agents and partners through education, technology, and scalable systems.



BENEFIT SPOTLIGHT

AACFB offers dozens of ways for members to save money, including travel!

Full program information and sign-up options are available on the Members Only section of the AACFB website.



Engine, formerly Hotel Engine, offers AACFB members discounts on hotels, flights, car rental, and group travel.



IN MEMORIAM

Bob Bell

1944 – 2025



Sadly, the AACFB community is mourning the passing of Bob Bell, past president of the NAELB/AACFB, who passed away peacefully on June 8, 2025, at the age of 80.

Bob was a respected leader in the commercial finance industry whose contributions helped shape and strengthen the AACFB. During his time as President, Bob was known for his professionalism, integrity, and steady vision. He was a mentor to many, always generous with his time, knowledge, and encouragement. He was a co-creator of the association's cornerstone Brokering Essentials course and a frequent presenter at AACFB events. Bob left a lasting legacy through the people he inspired and the organization he helped grow.

Born in Chattanooga, Tennessee, and residing in Cumming, Georgia, he found happiness in time spent with his beloved wife, Linda, his sons Corey and Andrew, and his treasured grandchildren. Bob was deeply proud of his family and found his greatest joy in their accomplishments and company.

Whether piloting a boat on Lake Lanier or sharing a story with friends and family, he brought people together with his kindness and humor. His presence and spirit will be sorely missed by all who had the privilege of knowing him.

Deepest condolences are extended to the Bell family and all who mourn his loss. Bob's legacy will continue to live on through the lives he touched and the contributions he made to our industry and our association.

At Bob's request, no services will be held but condolences can be sent to the family at 1455 Lockridge Dr., Ste 100, Cumming, GA 30041-8676.



INDUSTRY BUZZ IN THE BIZ

PEAC and Crane Payment Innovations Launch Rental Programs for Convenience Services Customers

MAY 14, 2025 – MOUNT LAUREL, NJ - PEAC Solutions is excited to announce a new partnership with Crane Payment Innovations (CPI), a Crane NXT, Co. company and a global leader in unattended retail and payment technologies. This collaboration will allow customers to obtain CPI's Convenience Services through PEAC's rental program.

PEAC's rental program gives businesses access to CPI's best-in-class vending solutions for a low monthly payment, allowing them to conserve capital and manage their cash flow more effectively. As the rental option is classified as an operating expense, it offers additional financial advantages compared to traditional capital expenditures.

"We are thrilled to partner with PEAC Solutions on rental programs that help more businesses benefit from the sales and profit enhancements of our equipment and fully integrated connectivity solutions without the upfront burden," said Sharon Peyer, VPGM, Convenience Services at CPI. "Early indicators suggest PEAC's Rental Program could be a game-changer for many operators who have traditionally relied on borrowing or purchasing lower-end or used machines."

The partnership applies to CPI's BevMax and Merchant machines as well as its COTI coffee product lines, including their fully integrated cashless readers for card processing, and digital touch screens for two-tier pricing, promotions, and more.

"The new rental program with Crane Payment Innovations is a departure from traditional ways of accessing capital for vending machine operators, something necessary in today's changing economy," said Bernadette Braden, CLFP, Director Program Development, CT&I National Accounts at PEAC Solutions. "We are excited to partner with CPI to offer a rental solution that puts machines into service with predictable payments over the terms of the rental. This new program showcases PEAC's flexibility and consultative approach to lending, creating positive change for equipment operators in today's world."

This partnership is another example of PEAC Solutions' mission to create innovative financing programs tailored to the evolving needs of today's industries.

Eileen Schoonmaker Joins PEAC Solutions as President of the Americas

MAY 19, 2025 – MOUNT LAUREL, NJ - PEAC Solutions, a multi-national asset financing company, announced the appointment of Eileen Schoonmaker as President of the Americas, effective June 16, 2025. In this capacity, Schoonmaker will oversee all aspects of PEAC Solutions' operations in the Americas, including Credit, Sales Support, Customer Care, Collections, Asset Management, Legal, IT, Finance and Human Resources, with a focus on driving performance, innovation, and long-term value creation.

Schoonmaker brings more than 35 years of experience in equipment leasing and vendor finance to PEAC Solutions. She previously served as President and General Manager for DLL, where she was responsible for a national operations hub in Wayne, PA. which had more than 700 employees and supported all aspects of contract origination, portfolio management and customer service for a significant portion of the company's business activities in the United States. Earlier in her career, she held executive leadership roles at AT&T Leasing and its predecessor companies, spanning operations, sales and general management.

Schoonmaker has been recognized as one of the "Top 50 Women in Finance" by the MonitorDaily, a leading independent publication for the equipment finance industry. She is also a passionate advocate for developing the next generation of industry leaders and has volunteered her time to coach young talents with Score Mentors as well as the STRIPES Leadership Program. Schoonmaker holds a Bachelor of Science in Business and Finance from Stockton University and is a graduate of Harvard Business School's prestigious Advanced Management Program.

Bill Stephenson, Global CEO for PEAC Solutions, commented, "We are thrilled to welcome Eileen to our senior leadership team. I have known Eileen for over 25 years, and she is a transformational leader who will inspire our workforce and further optimize our operating environment to deliver a superior experience to our customers and vendor partners."

On her new role, Schoonmaker said, "I am honored to join PEAC Solutions at such a dynamic time in its journey. I look forward to working closely with Bill Stephenson and the broader team to drive innovation, scale our operations, and build a high-performing culture. Together, we will strengthen our market position, expand our impact and develop the next generation of leaders to ensure long-term success."

PRESS RELEASES

CLFP Foundation Adds 17 New CLFPs

MAY 19, 2025 – The Certified Lease & Finance Professional (CLFP) Foundation is pleased to announce that 17 individuals who recently sat through the online proctored CLFP exam have passed. They are:

1. Joshua Allerson, CLFP – Assistant Vice President, U.S. Bank Equipment Finance
2. James Bieda, CLFP – Vice President of Syndication and Operations, Blue Street Capital, LLC
3. Rita Botello, CLFP – Vice President, Operations Manager, U.S. Bank Equipment Finance
4. Andy Chon, CLFP – Manager – Sales and Partnerships, Taycor Financial
5. Ian Fine, CLFP – Vice President, Healthcare Vendor Services – Relationship Manager, U.S. Bank Equipment Finance
6. Barry Gertschen, CLFP – Senior Vice President, Head of Equipment Finance Portfolio Performance and Analytics, U.S. Bank Equipment Finance
7. Carolyn Gniffke, CLFP – Contract Administration Manager, U.S. Bank Equipment Finance
8. Jeffrey Green II, CLFP – CT&I Account Manager, Commercial Finance, DLL
9. Amber Karlheim, CLFP – Staff Accountant, ECS Financial Services, Inc.
10. Alex Kornreich, CLFP – Sr. Account Executive/ Manager, Taycor Financial
11. Sara Lipetzky, CLFP – Inside Sales Representative, U.S. Bank Equipment Finance
12. Rebecca Nelson, CLFP – Assistant Vice President, Operations Manager, U.S. Bank Equipment Finance
13. Daniel Thornton, CLFP – Operations Manager, U.S. Bank Equipment Finance
14. Eric Von Esmarch, CLFP – Assistant Vice President, Credit Analyst, U.S. Bank Equipment Finance
15. Kiley Waters, CLFP – Vice President, Relationship Manager, U.S. Bank Equipment Finance
16. Rebecca Weisenbach, CLFP – Operations Manager, U.S. Bank Equipment Finance
17. Bradley Winkelman, CLFP – Vice President – Technology Vendor Services, U.S. Bank Equipment Finance

Eric Von Esmarch attended the U.S. Bank Equipment Finance ALFP earlier this month and shares, "I was encouraged and supported by mentors and co-workers that went through the program. I am grateful for the opportunity to round out my knowledge and fill in the blanks, as it helped to put some puzzle pieces in place."

Rebecca Nelson states, "I chose to pursue this designation to enhance my professional credibility, enhance my expertise in leasing and finance and to set me apart in a competitive field. This will also open career advancement opportunities and increases my value to employers."



PRESS RELEASES

American Financial Partners Marks 20 Years with Strategic Growth, New Divisions

MAY 14, 2025 – GARY, SD - American Financial Partners (AFP), a national provider of equipment and project financing, is celebrating more than two decades in business with expanded services, new leadership and a sharpened focus on strategic growth.

Founded in 2004, the Gary, South Dakota-based company has built its reputation on relationship-driven service and financial expertise. Its team now has more than 200 years of combined experience to clients nationwide.

"We've always believed growth should be intentional and rooted in our values," said Amy Wagner, CLFP, founder and CEO of AFP. "This next chapter is about expanding our impact, strengthening our team, and entering new sectors, like transportation, with leaders like Kim Langlois and Gina Calco who bring unmatched experience and integrity to the table."

Strategic expansion highlights include:

- Leadership additions: JoJo Williams joins as national business development director, and Gabby Giannonatti as senior operations specialist. Both bring strong industry experience, and a people-first approach aligned with AFP's core values.
- Red Thread Financial growth: Led by Alayna Pederson, the creative and industrial division continues to support entrepreneurs and legacy businesses with flexible equipment financing and personalized service.
- Transportation division launch: Industry veterans Kim Langlois and Gina Calco now lead AFP's newly formed transportation unit, providing tailored, fast, and flexible financing solutions to trucking companies across the country.
- Technology with a personal touch: A new vendor portal, set to launch soon, will streamline deal flow and improve visibility—while preserving AFP's hallmark of hands-on review and personalized support.

"Growth only matters if it creates value for our partners," Wagner said. "JoJo and Gabby bring unmatched energy and insight. Kim and Gina are game changers. Their industry expertise and passion for helping customers succeed are exactly what this next phase is all about."

AFP remains focused on helping businesses grow through fast, fair and relationship-based financing.

Sudhir Amembal Announces Ninth "Winning with Leasing!" Seminar

MAY 21, 2025 – Sudhir Amembal, CEO of Amembal & Halladay, announces that his ninth "Winning with Leasing!" seminar will be held on August 11, 2025. Eight previously scheduled public seminars, combined with in-house versions, held over the past 12 months attracted over 80 equipment finance companies with over 700 industry professionals attending.

The one-day virtual interactive seminar, instructed by Mr. Amembal, enables attendees to know the accounting and tax impact of leases on the customer, grasp the substantial benefits of capital and FMV leases, learn how to best understand varied customer motivations to lease, arrive at deal-clinching responses to commonly countered objections, and comprehend why only a few equipment finance companies outperform their competitors.

Feedback from past attendees has been extremely positive. Two sample testimonials are indicative:

"I gained a lot of valuable knowledge and tools which will help my team drive sales" and "Mr. Amembal is extremely knowledgeable and he did a great job breaking each topic in a way that it was easy to understand".

Amembal states: "I am delighted that this seminar is now the most well-attended training seminar in our industry. Live through a virtual interactive offering, made available at a modest fee, is indeed the most sensible approach to training industry professionals".

PRESS RELEASES

CLFP Foundation Adds 19 New CLFPs

MAY 27, 2025 – The Certified Lease & Finance Professional (CLFP) Foundation is pleased to announce that 19 individuals who recently sat through the online proctored CLFP exam have passed. They are:

1. Robert Bimson, CLFP – Senior Manager, Lease Operations, CoBank Farm Credit Leasing
2. Shane Cesarz, CLFP – Portfolio Manager, The Huntington National Bank
3. Mark Comtois, CLFP Associate – Senior Manager, Lease Operations, CoBank Farm Credit Leasing
4. Heather Cummings, CLFP – Director of Operations-Equipment Finance, Commerce Bank
5. Megan Holloway, CLFP – Portfolio Manager, Assistant Vice President, The Huntington National Bank
6. Neal Hultstrand, CLFP – Relationship Manager, CoBank Farm Credit Leasing
7. Michael Larson, CLFP – Senior Asset Management Analyst, CoBank Farm Credit Leasing
8. Spencer Lash, CLFP – Technology Finance – Portfolio Manager – Staff Officer, The Huntington National Bank
9. Matthew Mazarakis, CLFP – Senior Relationship Manager, CoBank Farm Credit Leasing
10. Adrian McNulty, CLFP – Commercial Relationship Services Specialist Senior, The Huntington National Bank
11. Shutong Meng, CLFP – Senior Portfolio Manager, AVP, The Huntington National Bank
12. Caroline Miller, CLFP – Operations Director – Equipment Finance, The Huntington National Bank
13. Megan Nielsen, CLFP – Account Manager, CoBank Farm Credit Leasing
14. Daniel Shepard, CLFP – Director of Finance, CoBank Farm Credit Leasing
15. Kathleen Simmons, CLFP – Equipment Finance Sales Coordinator II, The Huntington National Bank
16. Camela Thomas, CLFP – Vice President, Documentation, Avtech Capital, LLC
17. Hilary Vasquez, CLFP – Sales Operations Manager, CoBank Farm Credit Leasing
18. Dean Wick, Jr., CLFP – Senior Credit Analyst, CoBank Farm Credit Leasing
19. Wendy Wilson, CLFP – Commercial Relationship Service Specialist, Sr., The Huntington National Bank

Megan Nielsen attended the CoBank Farm Credit Leasing ALFP and shares, “My pursuit of the CLFP designation stemmed from a deep desire to not only enhance my knowledge, but also to solidify my expertise and credibility in the leasing and finance industry. Through the CLFP program, I have gained insights into the complexities of leasing, empowering me to provide exceptional service to our internal and external partners.”

Hilary Vasquez adds, “The pursuit of the CLFP designation is one step in the journey of becoming the best equipment finance employee I can be. By tackling this task with a cohort at Farm Credit Leasing, I was able to not only gain a deeper understanding of the equipment finance industry but also built bonds with my teammates.”

Erik Eddington has been announced as the Chief Operating Officer, CHB Equipment Finance

JUNE 10, 2025 – Erik and his family are located Wheatland, Wyoming. Previously, he was the Market President for Rolling Hills Bank and Trust. (April 2020 to May 2025). He joined First State Bank (Division of Glacier National Bank) as the AG / Commercial lender. (December 2015 to April 2020).

PRESS RELEASES

Amembal's Eighth "Winning with Leasing!" Seminar Attracts 52 Industry Professionals

JUNE 18, 2025 – Sudhir Amembal, CEO of Amembal & Halladay, an associate of Rinaldi Advisory Services conducted his eighth "Winning with Leasing!" one-day virtual seminar on June 16. It was attended by 52 equipment finance professionals. Over the past 13 months, 750 industry professionals have attended this frequently offered open and in-company seminar. Those attending have been equally divided between the front and the back office. The seminar is an extract from his live flagship seminar attended by over 35,000 equipment leasing professionals worldwide.

The material focused on the 36+ benefits provided by leasing. Attendees were provided with the knowledge and tools on how best to understand varied customer motivations and arrive at deal-clinching responses to commonly encountered objections. It concluded with a host of approaches on how to add value, outsmart competition, and comprehend why only a few outperform.

Amembal states: "I am more than delighted that "Winning with Leasing!" has established itself as the most well-attended seminar in our industry. The FMV lease with its themes and variations, which I focus on, continues to offer a practical, flexible, and financially advantageous option for companies navigating rising equipment costs. Multiple surveys have evidenced an increased demand for this product; yet, lessors are not fully aware of the extraordinary benefits it offers".

PEAC Solutions Further Expands Capabilities With Acquisition of ePlus Finance

JUNE 23, 2025 – MOUNT LAUREL, NJ - PEAC Solutions, a multi-national asset finance platform, announced that it has signed a definitive agreement with ePlus inc. (NASDAQ NGS: PLUS) to purchase the domestic subsidiaries of ePlus inc. that comprise the company's US Financing Business. The ePlus Finance team specializes in delivering financing and leasing solutions to the U.S. Federal, State and Local government sectors, as well as direct and vendor originated leasing to Enterprise customers.

The closing of the agreement is expected within the next 60 days and is subject to the various terms and conditions as further described in the ePlus inc. Form 8-K filed as of the date of this press release.

The acquisition will further supplement PEAC Solutions' fast-growing IT finance business and expand the company's expertise and capabilities in the U.S. Federal, State and Local government sectors. It will also benefit ePlus Finance partners and customers, who will continue to work with many of their same relationship contacts, while also having access to new financing solutions and structures that encompass a wider range of assets.

"By combining PEAC Solutions' finance capabilities with the specialized knowledge and relationships from ePlus Finance, we will be able to further enhance the value that we deliver to both our vendor partners and customers," said William Stephenson, Global CEO of PEAC Solutions. "We see this collaboration driving significant growth in new business, which will further validate PEAC Solution's position as one of the top independent lessors in the U.S. market."

"The ePlus Finance team has decades of experience serving Federal, State and Local markets," stated Chad Fredrick, President of ePlus Group. "By joining forces with PEAC Solutions, we will further deepen our presence in these sectors while also expanding our commercial offering. This partnership enhances our ability to deliver a more sophisticated and scalable platform to better serve our partners and customers."



PRESS RELEASES

Channel Named a Star Tribune Top Workplace for Fourth Consecutive Year

JUNE 23, 2025 – MINNETONKA, MN - Channel is proud to share that it has been named one of Minnesota's Top 200 Workplaces by the Star Tribune, ranking 17 among midsize companies across the state. This marks the fourth consecutive year the company has earned a place on the list, reflecting a continued commitment to fostering a respectful, inclusive, and growth-oriented work environment. The recognition, based entirely on employee feedback, highlights the organization's focus on building a culture rooted in trust, collaboration, and shared purpose.

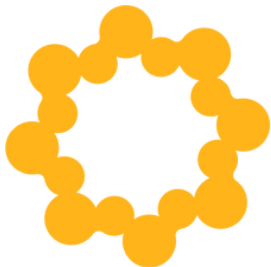
"We're thrilled to once again be recognized as a Top Workplace by the Star Tribune," said Rob Ceribelli, President of Channel. "We put real focus on employee engagement and morale, and it shows in the positive, collaborative culture our team continues to build every day."

The Top Workplaces distinction is based entirely on authentic, confidential feedback from employees and gathered through a survey conducted by Energage, LLC, an independent employee engagement technology provider. The survey uniquely measures the aspects of culture that matter most, including whether employees feel respected & supported, enabled to grow, and empowered to execute.

"Being named a Top Workplace really comes down to our people and the way they show up, for each other and for our partners," said Brad Peterson, Co-Founder and Chief Executive Officer at Channel. "Earning this recognition four years in a row is incredibly meaningful. There's a real sense of teamwork and shared purpose in every part of our company and that is shown in the lasting relationships we build. I'm appreciative of this team and the environment they've created. It's what keeps us strong year after year."

"Earning a Top Workplaces award is a badge of honor for companies, especially because it comes authentically from their employees," said Eric Rubino, Energage CEO. "That's something to be proud of. In today's market, leaders must ensure they're allowing employees to have a voice and be heard. That's paramount. Top Workplaces do this, and it pays dividends."

This recognition is an important reflection of the everyday effort by a team that shows up, supports one another, and takes pride in doing impactful work. At Channel, creating a great place to work isn't a program or initiative, it's just how the work gets done. That mindset fuels strong relationships, steady momentum, and a genuine commitment to helping partners and their small business customers succeed.



CHANNEL

PRESS RELEASES

360 Equipment Finance Appoints Industry Veteran Scott Forrest as Chief Revenue Officer

JUNE 24, 2025 – AUSTIN, TX - 360 Equipment Finance is pleased to announce the appointment of Scott Forrest as Chief Revenue Officer. With more than 29 years of experience in the equipment finance industry, Mr. Forrest brings a wealth of knowledge and leadership to oversee and unify all sales divisions across the company.

Throughout his accomplished career, Mr. Forrest has been a driving force in expanding market presence, building successful teams, and fostering collaboration within the industry. He is widely respected for his strategic vision and deep understanding of commercial finance. As the Founder and CEO of Summit Commercial Finance, he led the company for over two decades, establishing it as a recognized name in the sector. Mr. Forrest also holds a Bachelor of Science in Marketing from Arizona State University.

“With the strength of our current team members, 360 has the unique ability to drive market share by delivering its superior products and services to our customers and partners,” said Mr. Forrest. “It’s an honor to be a part of the 360 culture and our long-term growth objectives.”

Scott Forrest’s appointment reinforces 360 Equipment Finance’s commitment to delivering exceptional service and expanding its footprint in the equipment finance industry. His leadership will be instrumental in driving strategic growth and deepening relationships with partners and clients nationwide. “We are very excited to announce that Scott has joined the 360 Equipment Finance team. Scott’s experience and wisdom will be a valuable tool in helping increase revenues and fundings while 360 looks to continue to grow our originations and sales teams,” said Kip Amstutz, President of 360 Equipment Finance.



PRESS RELEASES

Channel Earns Second Consecutive Listing on Inc.'s Best Workplaces

JUNE 30, 2025 - MINNETONKA, MN – Channel is excited to announce it has been named one of Inc.'s Best Workplaces for 2025, marking its second consecutive year to earn a spot on this highly competitive national list. Selected out of thousands of companies across the country, this recognition highlights Channel's ongoing commitment to building a workplace where employees feel supported, valued and empowered to succeed.

This year's recognition comes at a pivotal moment, as Channel recently joined forces with Onset Financial—one of the nation's fastest-growing independent equipment finance companies. The acquisition brought together two purpose-driven organizations known for their entrepreneurial spirit, people-first cultures, and strong reputations in the industry. While the partnership expands Channel's capabilities and access to capital, what's been most energizing is the immediate cultural alignment between the two teams. Shared values like integrity, trust, and a commitment to doing the right thing continue to define the daily experience at Channel, now strengthened by the scale and momentum of a unified platform.

"What makes this recognition especially meaningful in 2025 is the way our culture has not only held strong but is emboldened through change," said Adam Peterson, Co-Founder and Managing Director of Channel. "Joining forces with Onset Financial has been a powerful moment for both organizations. The cultural alignment was immediate, and the synergy has been both energizing and affirming. We're building something special together that is rooted in shared values, mutual respect, and a collective belief in doing the right thing."

"It has been clear from the start that Channel's culture was not only strong but intentional, and built to last," said Justin Nielsen, Founder and CEO of Onset Financial. "At Onset, we believe the strength of any company comes down to its people, and this partnership reinforces that truth. We go beyond just hiring talent, we hire character, and we protect our culture fiercely. Channel's team exemplifies that standard, and together, we're proving that when you put people and partners first, growth follows naturally, and the results speak for themselves."

The Inc. recognition is based on feedback from employees through a survey conducted by Quantum Workplace, which evaluates areas such as company policies, leadership, benefits, development opportunities, and overall work environment. This year, 514 companies were recognized, with the full list available on Inc.com.

"Inc.'s Best Workplaces program celebrates the exceptional organizations whose workplace cultures address their employees' welfare and needs in meaningful ways," said Bonny Ghosh, editorial director at Inc. "As companies expand and adapt to changing economic forces, maintaining such a culture is no small feat. Yet these honorees have not only achieved it – they continue to elevate the employee experience through thoughtful benefits, engagement, and a deep commitment to their teams."

As Channel enters this next chapter as part of a larger, high-growth organization, earning a place on Inc.'s Best Workplaces list for a second year affirms that scale doesn't mean a disruption of culture. Channel is prepared to raise the bar and is well positioned to meet it, now more than ever. With an unwavering focus on its people and a clear sense of purpose, the company is committed to growing with vision, staying grounded in its values, and continuing to be a workplace that inspires pride, performance, and possibility across the industry.

PRESS RELEASES

PEAC Solutions Confirms Closing of Sale and Acquisition of ePlus Finance

JUNE 30, 2025 - MOUNT LAUREL, NEW JERSEY - PEAC Solutions, a multi-national asset finance platform, confirmed the closing of a previously announced acquisition. Under the terms of the acquisition, Marlin Leasing Corporation (dba PEAC Solutions) purchased the domestic subsidiaries of ePlus inc. that comprise the majority of the company's Finance Segment. The transaction was formally closed on June 30, 2025.

The acquisition will further supplement PEAC Solutions' fast-growing IT finance business and expand the company's expertise and capabilities in the U.S. Federal, State and Local government sectors. It will also benefit ePlus Finance partners and customers, who will continue to work with many of their same relationship contacts, while also having access to new financing solutions and structures that encompass a wider range of assets.

William Stephenson, Global CEO of PEAC Solutions, said, "We are pleased to close on this transaction and formally welcome the ePlus Finance team to the PEAC Solutions family. PEAC Solutions is committed to the continued growth and success of this collaboration, which will further strengthen our position as one of the top independent lessors in the U.S. market."

About PEAC Solutions: PEAC Solutions is a leading multinational asset finance platform specializing in providing innovative finance solutions to equipment manufacturers, distributors, and dealers across a wide range of industries and asset classes. With a strong focus on customer service, PEAC Solutions offers lease and loan products that enable businesses to access the equipment and technology they need to enhance productivity and growth. Operating across North America, Europe, and the United Kingdom, PEAC Solutions has built a robust global network capable of delivering tailored financial solutions to diverse markets. For more information, visit www.peacsolutions.com.

About ePlus: ePlus is a customer-first, services-led, and results-driven industry leader offering transformative technology solutions and services to provide the best customer outcomes. Offering a full portfolio of solutions, including artificial intelligence, security, cloud and data center, networking and collaboration, as well as managed, consultative and professional services, ePlus works closely with organizations across many industries to successfully navigate business challenges. With a long list of industry-leading partners and more than 2,200 employees, our expertise has been honed over more than three decades, giving us specialized yet broad levels of experience and knowledge. ePlus is headquartered in Virginia, with locations in the United States, United Kingdom, Europe, and Asia-Pacific. For more information, visit www.eplus.com.

PRESS RELEASES

CLFP Foundation Adds 21 New CLFPs

JULY 8, 2025 - The Certified Lease & Finance Professional (CLFP) Foundation is pleased to announce that 21 individuals who recently sat through the online proctored CLFP exam have passed. They are:

1. Brodie Barton, CLFP – Strategic Partnerships, Blue Street Capital, LLC
2. Jacob Benoit, CLFP – Account Representative, Northland Capital Equipment Finance
3. Angel Bowe, CLFP Associate – Associate Analyst, Dext Capital
4. Madison Brown, CLFP Associate – Contract Administrator, Dext Capital
5. Rhees Carlson, CLFP Associate – Contract Admin Associate, Dext Capital
6. Shelton Chapman, CLFP – Senior Manager, Corporate Accounting, McLane Company, Inc.
7. Paul Dvorak, CLFP – Account Representative, Northland Capital Equipment Finance
8. Laurestine Engelke, CLFP – Account Executive, Northland Capital Equipment Finance
9. Jennifer Greiner, CLFP – Senior Credit Analyst, Dext Capital
10. Monica Ieng, CLFP – Credit Analyst II, Dext Capital
11. Jordan LeClair, CLFP – Account Representative, Northland Capital Equipment Finance
12. Victoria Lizzi, CLFP Associate – Associate Financial Analyst, Dext Capital
13. K-Lynn Loukmas, CLFP – Senior Portfolio Analyst, The Huntington National Bank
14. Marissa Mollner, CLFP – Account Representative, Northland Capital Equipment Finance
15. Daniel O'Connell, CLFP – Account Representative, Northland Capital Equipment Finance
16. Karen Rieland, CLFP – Transaction Coordinator, Northland Capital Equipment Finance
17. Dillon Silk, CLFP – Senior Credit Analyst, Mazo Capital Solutions
18. Renee Talbot, CLFP – Accounting & Sales Tax Specialist, Northland Capital Equipment Finance
19. Lauren Tribble, CLFP – AVP, Project Manager, First American Equipment Finance
20. Rachel Weis, CLFP Associate – Assistant Controller, Northland Capital Equipment Finance
21. Merlyn Wilson, CLFP – Customer Service Specialist II, The Huntington National Bank

Jennifer Greiner attended an ALFP at Dext Capital this spring and shares, “I pursued the CLFP designation to expand my expertise in equipment leasing and finance, strengthen my professional credibility, and position myself for continued growth within the industry. I saw it as a valuable opportunity to broaden my knowledge across all aspects of the business and align myself with a network of high-performing professionals. Earning the CLFP was also a personal goal, to challenge myself to grow beyond my day-to-day responsibilities and build a deeper, more well-rounded understanding of the equipment finance industry. Achieving the CLFP designation has strengthened my confidence in my abilities and reinforced the trust others place in me.”

PRESS RELEASES

Monroe Capital Leads \$100 Million Investment in NFS Capital, LLC

JULY 8, 2025 - CHICAGO, IL– Monroe Capital LLC (“Monroe”), on behalf of its investment funds, announced today that it has led a \$100 million minority equity investment in NFS Capital, LLC (“NFS”).

Founded in 2006, NFS is a leading provider of flexible equipment financing and asset-backed loans to small and mid-sized businesses across the U.S. and Canada. Since inception, the company has deployed over \$1.5 billion in leases and loans, building a diversified portfolio across a wide range of industries including manufacturing, healthcare, construction, industrial automation, information technology and life sciences. Formerly known as NFS Leasing, Inc. with its roots as an IT equipment lessor, NFS brings deep expertise in information technology, data centers, and digital infrastructure leasing.

“We are excited to partner with NFS Capital to support its next phase of growth in the large and high-demand equipment leasing market,” said Kyle Asher, Co-Head of Monroe’s Alternative Credit Solutions Group. “NFS is a well-established, independent financing provider with a strong track record and a differentiated approach to leasing and asset-backed lending.”

“We are very pleased to welcome Monroe Capital as strategic partners,” said Ashley Whyman, President of NFS. “Their vision for the future of the business aligns with ours, and their capital, resources, and deep expertise in capital markets will help accelerate our growth and expand our reach.”

This transaction is representative of Monroe’s Specialty Finance division within the Alternative Credit Solutions Group. The group focuses on asset-backed finance (ABF), complex and special situation structured debt and equity financings that cover all asset types and geographies. In 2024, the Alternative Credit Solutions Group closed 19 debt and equity transactions. The team has a broad investment mandate, flexible capital and prides itself not only on its “bottoms up” expertise but also on its ability to move quickly and efficiently and provide confidence of execution on complex transactions. For over 20 years, the firm has been investing in asset-backed transactions with attractive collateral, as well as cash flow and enterprise value-based loans.

Sudhir Amembal Announces Free Webinar on the Impact of Recent Tax Legislation

JULY 9, 2025 - Sudhir Amembal, CEO of Amembal & Halladay, and an affiliate of Rinaldi Advisory Services, will conduct a free webinar on the impact that the new tax legislation will have on our industry.

The webinar will be held at 12 pm (Mountain Time) on August 12. Duration will be approximately 30 minutes.

The webinar will review the impact on customers as well as on lessors and will demonstrate that the recent changes favor both EFAs and FMV leases. Topics to be covered will include: Section 179, bonus depreciation, interest expense deduction and other changes. Attendees will learn how to navigate the changes to their benefit.

Amembal noted: "There are opportunities and there are pitfalls; but, overall, the changes will be a boon to our industry!"

For registration link, please contact Kelly Farnham at kelly@amembalandhalladay.com.