

NEFA NOTE

BRINGING YOUR ASSOCIATION TO YOU

Q1 2024

Table of Contents

CEO Message - Page 2-3

The Limitations of Specialization: How Lenders and Brokers Can Add Additional Value to Each Transaction - Page 4-5

Managing the Risk Exposure of a Lessor's/Funder's Portfolio - Page 7-9

Vendor Programs: Helping the Equipment Finance Industry Face the Challenge of Higher Inflation and Rising Interest Rates - Page 10-11

Managing risk: The best strategies use SaaS technology - Page 13-14

Unlocking Value: The Power of Short-Term Repossession Coverage - Page 16-17

Member News - Page 19-20

Upcoming Events - Page 21-22

New NEFA Members - Page 24-25

NEFA Note

— A Message from the CEO



Chad Sluss

Hello NEFA Members,

I hope you are having a great year. NEFA is off to a great start this year and offers tremendous opportunities providing value for you and your organization. Below is an outline of some of those initiatives which I encourage you to utilize.

NEFA Community

The NEFA community is the greatest asset the association offers our members. This year members can connect virtually, and in person at regional events or conferences, to further develop long-term relationships.

- Networking and business opportunities
 - NEFA will be enhancing networking and business development opportunities at events to further connect members.
- NEFA Member Spotlight
 - This initiative provides an opportunity for the spotlight to be cast upon a NEFA member while being interviewed by NEFA Leadership. The interview will be pre-recorded and shared with the full membership via email and posted on the NEFA website.
- Knowledge Exchange
 - The Knowledge Exchange virtual roundtable sessions are designed to create an optimal setting for networking, enable peer to peer learning and provide subject matter expert education. Examples of Knowledge Exchange roundtable session topics include, but are not limited to, accounting, leadership, and operations. These sessions are scheduled for the third Tuesday of each month at 1 pm ET.
- Online Members Community
 - The NEFA Member's only community provides access to the online member directory, conference, and webinar recordings plus other resources.
- Committees
 - There are many committees in place for the membership to join and volunteer. Visit the NEFA website to learn more.

Conferences, Regional Events & Virtual Programs

This year NEFA has scheduled two conferences, nine regional events, monthly Knowledge Exchange Roundtables, plus other virtual programs. To learn more, visit <https://www.nefassociation.org/events/upcoming>.

NEFA Note

Recently, NEFA held the March 25-27 Spring Conference in Huntington Beach, CA. There were nearly 400 attendees that attended the conference plus over 50 exhibitors/sponsors. You can view the educational sessions in the members only portal.

Membership

NEFA has over 400 member companies and is growing daily. The association has added 40 new member companies so far in 2024 with a goal of reaching 75 new member companies by year end. Please encourage your industry colleagues, who are not NEFA members, to consider joining.

Education

As you may have heard, NEFA hired Skip Wehner, Manager of Education, who will be managing and developing educational programs for the membership. Additionally, NEFA is pleased to share that a group of industry thought leaders will be presenting educational programs in 2024 including;

- Sudhir Amembal – Amembal & Halladay and Bob Rinaldi – Rinaldi Advisory Services
 - Sudhir and Bob will co-present equipment finance and leasing industry topics at four virtual webinars.
- RJ Grimshaw – Able Leadership
 - RJ will present at the Angel's Baseball Game on July 11th. He is present on "*Mastering the Sale: Advanced Techniques and Relationship Building for Peak Performance*".
 - This session covers the sales process, emphasizing the art of building rapport and developing effective communication with clients. Participants also gain invaluable insights into navigating objections and mastering the art of closing deals. The discussion extends to the transformative role of AI in modern sales strategies. This session will equip sales professionals with the tools to thrive in today's competitive market.
- Scott Wheeler – Wheeler Business Consulting
 - Scott will present at the Baltimore Crab Feast on June 20th and in Dallas, TX on October 10th. He will present on "*Establishing a Sales Strategy for Success in 2024 and Beyond*".
 - This session delves into the current state of the industry, providing a view of trends and challenges shaping the sales landscape. From recruiting, training, and retaining top talent to fine-tuning activities for measurement and improvement, participants gain insights to navigate the evolving market terrain. It will also dive into the intricacies of aligning compensation structures with company objectives and crafting and implementing corporate strategies tailored for future growth. Additionally, strategies for identifying, winning, and maintaining key accounts are discussed alongside considerations for structure, pricing, and prequalification of transactions.

The Midwest Regional Event in Minneapolis, MN on July 25th will also feature an educational session on "*Broker to Discounter*", to be presented by a panel. This session will consist of two parts. The first will be an introductory discussion that factors in operational considerations, while the second will dive deeper into a specific aspect of moving from Broker to Discounter.

Please contact me or one of our team members if you have any questions.

Sincerely,

Chad Sluss, Chief Executive Officer

csluss@nefassociation.org

The Limitations of Specialization: How Lenders and Brokers Can Add Additional Value to Each Transaction

Written By: Joe Camberato, CEO - National Business Credit

In the dynamic landscape of modern business, companies face a myriad of challenges and opportunities that each demand a versatile approach. Specializing solely in equipment financing, while valuable, presents certain limitations in a market where businesses frequently encounter diverse financing needs beyond equipment acquisition.

Equipment financing is a critical tool for businesses looking to acquire machinery, technology, and other tangible assets without upfront capital expenditure. However, the very nature of equipment financing – restricted to physical assets – means that it does not address the full spectrum of a business's financial needs.

Emerging Needs Beyond Equipment

Today's businesses operate in a fast-paced, innovation-driven environment. They require investment not just in physical assets but also in software, research and development, workforce expansion, and operational enhancements. For instance, a manufacturing firm might seek to upgrade its IT infrastructure or invest in employee training programs – expenditures that fall outside the purview of traditional equipment financing.

The Limitations of a Singular Focus

- **Missed Opportunities for Brokers and Businesses:** By focusing solely on equipment financing, brokers may miss opportunities to serve their clients' broader financial needs, like helping them cover the cost of a new marketing campaign. This singular approach can limit the depth of client relationships and significantly reduce the broker's value as a comprehensive financial partner.
- **Slower Growth for Clients:** A business that can cover all its financial needs in one place can facilitate its growth plan faster than one that must visit a new outlet for each expenditure. Brokers offering multiple financing solutions help their networks grow faster while becoming an essential component of all their client's financing.
- **Inflexibility in a Dynamic Market:** Markets evolve, and so do the needs of businesses. A broker specializing only in equipment financing may find it challenging to adapt to changes in market demands, such as a nationwide shift toward hiring after an economic downturn, that require alternative financing structures.

NEFA Note

- Risk Concentration: Specialization in any one area, while allowing for expertise, also concentrates risk. Economic factors affecting the demand for equipment can disproportionately impact brokers who lack diversification in their financial product offerings.

Expanding Horizons: The Path Forward

The limitations outlined above signal a need for equipment financing brokers to reconsider their market approach. Expanding service offerings to include term loans, lines of credit, and other financial products could mitigate these limitations. Such diversification enables brokers to address a wider array of business needs, fostering stronger, more resilient client relationships.

Strategies for Brokers

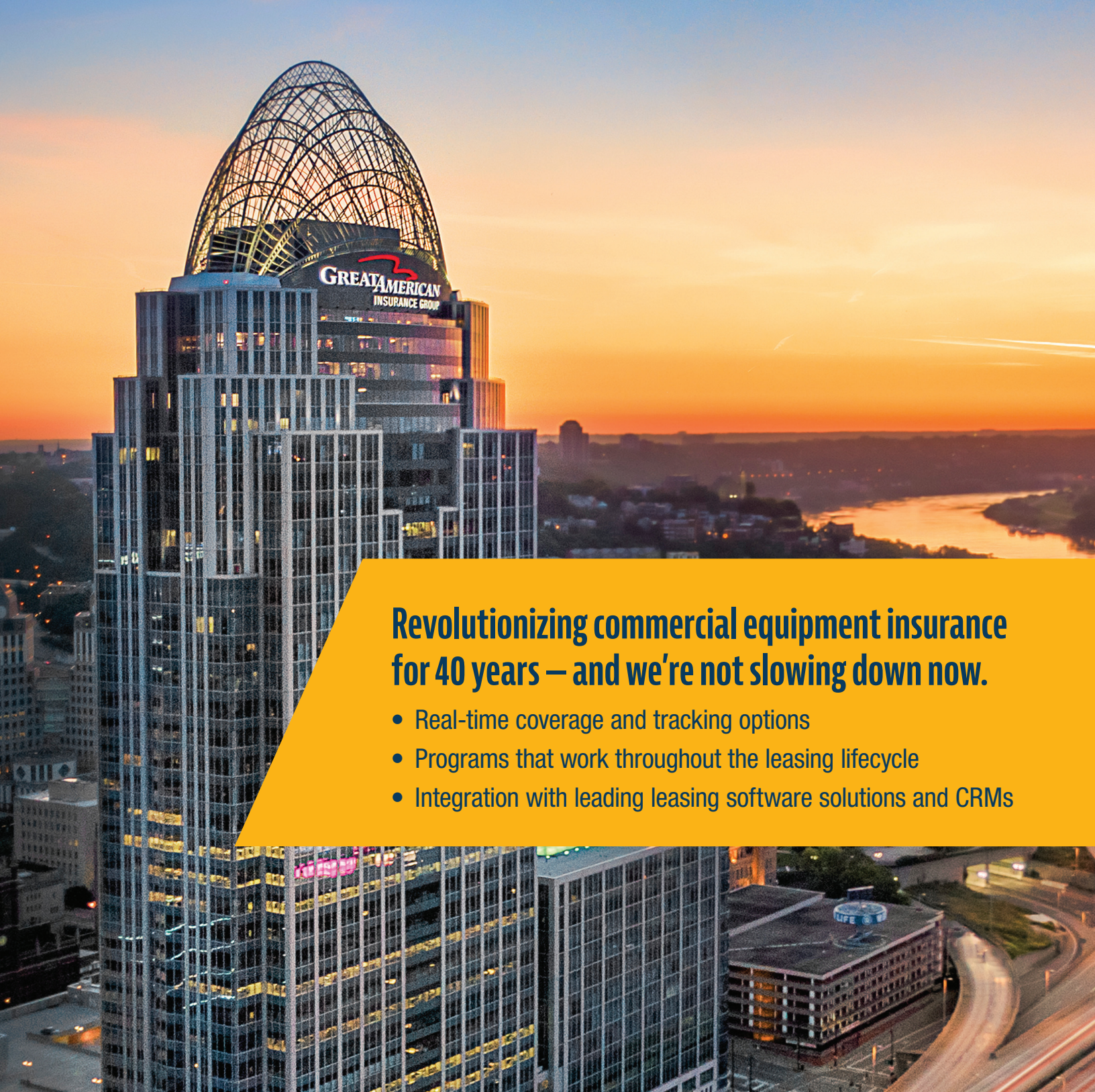
- **Leveraging Partnerships:** Forming strategic partnerships with lenders who offer complementary financial products can enable brokers to provide a more comprehensive suite of services.
- **Developing a Consultative Approach:** Transitioning from a transaction-focused model to a consultative role allows brokers to understand and address their clients' broader financial picture.
- **Staying Informed and Agile:** Staying up-to-date with industry trends and changing business requirements can help you make prompt adjustments to offerings and meet the evolving demands of your network.

Wrapping Up

While equipment financing remains a cornerstone of business investment, the limitations of focusing solely on this area are becoming increasingly apparent in a multifaceted market. For brokers and lenders alike, expanding offerings to cover a broader range of financial products is not just a strategy for growth but a necessity for longevity.

Strategic partnerships can expand your catalog and enable equipment professionals to achieve a higher volume of success, but only if the relationship offers what your network needs. For example, you shouldn't partner with an invoice factoring company if your clients rarely need assistance with incoming payments. Identify what your network needs, then find the best organization offering that specific thing.

At National Business Capital, clients can access term loans, lines of credit, revenue-based financing, and more through a diverse lender platform founded on decades of fantastic relationships. For those looking to add more value to their equipment relationships, our Partner Program expands your catalog, so you can help a wider variety of clients and close more deals.



Revolutionizing commercial equipment insurance for 40 years – and we're not slowing down now.

- Real-time coverage and tracking options
- Programs that work throughout the leasing lifecycle
- Integration with leading leasing software solutions and CRMs



Contact us to get started.
866-676-5677
GAIG.com/SpecialtyEquipment



Specialty Equipment

Managing the Risk Exposure of a Lessor's/Funder's Portfolio

***By: Craig Wainscott, CFO
- InstaCOVER, A Division
of One80 Intermediaries***

Lessors and small funders are in a precarious position when it comes to protecting their collateral. Many of these businesses started as brokers – and a broker really doesn't have a financial stake in the asset being financed. But as brokers become more

successful, they often graduate to holding their deals for a few months, and sometimes using their own capital (or line of credit) to fund the transaction themselves. Either way, as soon as you are on the hook for the deal's performance, you take on the risk of the asset as well.

Other than the credit/payment risk of the lessee, the next biggest risk is if something happens to the asset

NEFA Note

collateral that impairs its value. Of course, that's what insurance is for – but that's not as easy as it sounds. The challenge is knowing that it's insured.

Funders and lessors require proof of satisfactory insurance at funding, or soon after. Without it, the deal either gets held up, or the funder places their own coverage at the customer's expense. Either way, most funders have a process that attempts to confirm the appropriate insurance exists at funding. Which leads to the immediate challenge – if the lessee provides their own coverage, is the insurance actually appropriate and valid.

Validation

Validating insurance coverage can be a tedious process. The customer's insurance certificate must be checked, line-by-line, to ensure that it meets the funder's requirements. The most critical information is typically:

- Correct Loss Payee information (as specified by the funder)
- Correct coverage amount, asset value
- Appropriate deductible
- Accurate asset description (serial/VIN number, etc.)
- Liability coverage, if required
- Expiration date

Customers who don't have experience with these insurance requirements often fail to get them correct on the first try. Insurance for financed equipment is quite specialized, and not all retail insurance agents understand the critical importance of confirming that the first five points are correct. If not, and the asset is damaged, the funder may not receive the compensation they expected and suffer a financial loss. Therefore, all lessors and funders should have a process (either in-house or outsourced) to validate customer provided insurance coverage.

Tracking

Once the appropriate coverage is in place, the next task, which lasts for the life of the lease, is to track that the coverage remains in place. Most retail policies have an annual renewal term, so this is a yearly requirement for each asset. This can be a straightforward exercise: just reach out and remind the customer before the coverage expiration and cross your fingers that a valid insurance certificate shows up in time. When it doesn't, surprise, there's follow up with the customer, and possibly follow up again. Another risk is that the insurance is canceled for some reason, usually for non-payment. There is no tracking process that knows when coverage has been canceled. At that point you are relying on the agency/carrier to inform you. This is a key reason to work with agencies and carriers that specialize in lease and finance insurance.

NEFA Note

Filling the Gaps

Even if you accurately validate each customer's insurance, and diligently track all expiration dates, a funder's portfolio is still at risk. There are simply things out of your control. One risk that comes with these processes is that there is usually a period where there is a gap in coverage – either while you are waiting for a valid certificate, the coverage has expired, or it has been canceled. In these cases, among others, the funder needs the ability to place insurance themselves. The most common, and easiest way to handle insurance gaps is to partner with your provider. Using a master policy issued to you, asset coverage is added and removed when required. A good insurance partner will enable a smooth and simple process.

A Comprehensive Solution

Funders and Lessors have many options regarding how to manage the risk exposure of their portfolio. And there tends to be a strong correlation between the effort required and the results. There aren't any shortcuts. Each policy needs to be validated and continuously tracked to minimize the risk. These processes take time and resources. And insurance gaps need to be covered as quickly as possible. These tasks tend to evolve with the growth of the business, and often end up as a collection of home-grown activities – all subject to the available time, effort, and talent of the in-house team. A more comprehensive, and cost-effective solution is to outsource these responsibilities to a partner, like instaCOVER, who has the necessary technology and specializes in validation, tracking and gap coverage.

— Article

Vendor Programs: Helping the Equipment Finance Industry Face the Challenge of Higher Inflation and Rising Interest Rates

Written By: Amina Chakchouk, COO Leasing - CODIX

ARTICLE PREPARED FOR THE WORLD LEASING YEARBOOK 2024

Risks to financial stability are growing rapidly as rising inflation and fragmentation risks test the adaptive capacities of the global financial system. Rising inflation and interest rates are putting the international financial system to the test, Bank supervision was significantly strengthened after the global financial crisis, including requiring banks to hold more capital and liquid assets and to undergo stress testing to ensure their resilience to shocks.

However, the international financial system is under great strain, given that rising interest rates are shaking confidence in certain institutions. The failures of Silicon Valley Bank and Signature Bank in the United States can be attributed to the flight of uninsured depositors who realized that high interest rates had caused heavy losses in the securities portfolios of these banks. Additionally, the takeover of the Credit Suisse bank by its competitor UBS, an operation supported by the state, undermined market confidence, and triggered vast emergency responses from the authorities.

In this dynamic landscape of financial strategy, innovative solutions that streamline operations, enhance efficiency, and maximize benefits are paramount to limit risks.

The equipment financing industry is tenacious and highly entrepreneurial. It has demonstrated that it is capable of adjusting to and thriving in a variety of business environments, including recessions, times of high unemployment, and even a global pandemic. If industry executives carefully plan for impending changes and modify their operations accordingly, the equipment finance sector should be able to absorb rising inflation and interest rates.

Furthermore, several factors may increase the demand for financing in the short run, including strong equipment demand and favorable lease-versus-buy conditions.

NEFA Note

In this article, we explore the importance and advantages of vendor leasing programs in the context of higher interest rate and inflation, and how they could propel equipment finance firms to continue their streak of innovation during this uncertain time.

- What are the different leasing business models?
- How does the Vendor Leasing program work?
- How is this model a win-win for lessors, lessees, vendors, equipment suppliers, and an effective approach to face higher interest rate and inflation?

The Different Leasing Business Models

Direct: This involves the lessor's salaried sales staff initiating transactions directly. Transactions are carried out both in-person and through tele-sales or telemarketing.

Indirect: This strategy involves employing third parties, such as brokers or packagers, to bring in transactions. In nations with a large landmass, where it's impractical to have sales representatives in every significant location, third parties, particularly brokers, are increasingly popular.

Vendor: This model involves a producer, merchant, or distributor who is essentially the seller of the goods. They originate lease financing transactions through their finance subsidiary, or enters into an alliance with a third-party lessor, providing the lessor with a steady source of volume.

To continue reading this article, [click here](#).





Partnership



Since 1996



Managing risk: The best strategies use SaaS technology

Written By: Bill Noel, Chief Product Officer - Solifi

In its survey of 750 CFOs, US Bank reported that risk management was the top priority for finance leaders in all markets. And nearly half said they struggle to balance mitigating risk and driving growth.

With capital spending a perennial business concern along with the precarious economy, it's more important than ever to make sure you get maximum mileage out of your investments.

Top risks for secured finance

The top risks currently trending, which we anticipate will continue to impact equipment finance businesses over the next 12 months, are economic turbulence, business disruption, regulatory compliance, data privacy, cybersecurity and fraud, and labor shortages.

In addition, there are the ongoing market risks, credit risks, liquidity risks, as well as operational system risks from manual human errors and outdated legacy systems and spreadsheets. Customers are demanding and expecting faster results. This need for speed to remain competitive and do more with less staff due to the great resignation and fewer people entering the workforce lends itself to introducing further risk.

What technology should I invest in to mitigate risk?

There's not a single off-the-shelf tool or product to mitigate all risks. So the best way for secured lenders to mitigate risk is to create a seamless user interface – so all your systems are connected. This allows you to access real-time data from multiple sources to proactively identify and address any potential for risk.

With the right technology, nothing should surprise you. But where to start?

Moving away from on-premises technology is a great start to mitigate risk. While a cloud-hosted model provides advantages over on-prem, a Software-as-a-Service model is a much more powerful option. A cloud-based SaaS technology provider takes care of the software upgrades, so you don't need to worry about it. Solifi's software tools automate those low-value repetitive manual tasks. This enables you to focus on the crucial touchpoints with your customers.

SaaS also helps with the talent gap. If the labor shortage – especially with IT – is one of your

NEFA Note

highest risks, then SaaS is a perfect solution. And if unfulfilled positions are not yet one of your risks, they may soon be.

A recent Korn Ferry study revealed that we'll see a global human talent shortage of more than 85 million people by 2030. They predict this could impact up to \$8.5 trillion in unrealized annual revenues. A SaaS solution creates a scalable, repeatable, and trusted environment to mitigate risks – human errors, security, fraud, competition, and more. Automating your workflows means your resource-strained IT and other team members can focus on higher-value touchpoints to grow your business and improve the customer experience.

And if **capital spending** is a priority in this precarious economy, SaaS helps mitigate that risk as well because you only pay for what you use – making it a viable solution for any company of any size.

Standardized secured finance software mitigates risk

A growing trend in the secured lender space is moving away from customized software to a standardized solution. Modernizing secured finance technology can solve many of the pain points, delays, and risks associated with legacy, customized solutions.

Like building a house, a standardized solution serves as a foundation for secured finance lenders. You can run business applications on it in a smooth, secure, and scalable fashion, which will streamline your processes. Increased efficiencies help minimize your labor-shortage worries, human errors that occur in manual steps, and concerns about the security of your sensitive data.

Standardization means customers of any size can afford to transform operations quickly and easily, launch new products, start businesses, expand into new markets, and integrate portfolios – all to drive their business growth.

Successful secured finance lenders are embracing the mindset that they don't need to customize their software. They can differentiate themselves in other areas, such as customer relationships or pricing. That's because standardized technology means easy, upgraded solutions without the heavy lift or need for additional IT resources. And that removes a lot of pressure while navigating labor-shortage constraints.

Ultimately, with the right fintech partner and the right technology, you can connect all your different systems to create a seamless user interface to mitigate risk. Invest in the right technology, like Solifi [Open Finance Platform](#), to minimize your risk and help you meet your business goals and customer expectations.



LTI
Technology
Solutions

**Trusted By More Top Financial
Services Teams Than Any Other
Lease & Loan Ecosystem**

40% of the MONITOR 100

53% of the INDEPENDENTS 30

36% of the BANK 50

45% of the VENDOR 40

CELEBRATING

35
YEARS

➤ LTISolutions.com

Unlocking Value: The Power of Short- Term Repossession Coverage

***By: Ian Steidel, Product
Manager - Great
American Insurance
Group, Specialty
Equipment***

Short-term repossession coverage can be overlooked in the dynamic landscape of financial services. However, it can act as a safety net for

lenders and financial institutions, shielding them from potential losses due to unforeseen circumstances. It can be a game-changer; let's explore how.

1. Safeguarding Your Investments

Whether dealing with commercial vehicles or equipment, these assets represent substantial investments. When these assets transition from

NEFA Note

borrower possession to resale, vulnerabilities emerge. That's where short-term physical damage coverage comes in. Imagine a protective shield against vandalism, fire, theft, and weather-related disasters. With this coverage in place, your assets will be protected. Losses are minimized, and the value is preserved.

2. Redefining Risk Management

Repossession is no walk in the park. Financial institutions face inherent risks during the process, from storage mishaps to transit issues. Here, short-term coverage acts as the ultimate safety net. This coverage steps up if an asset sustains damage while under your care. It is your financial backstop covering you for losses incurred. Risk management isn't just a buzzword; it's a strategic move.

3. The Power of Customization

Remember that each financial institution's insurance needs are unique. When selecting coverage, consider the following factors:

a. Varying Degrees of Protection: When evaluating insurance options, it is essential to assess your specific requirements. Look for a comprehensive insurance program that can be tailored to your unique needs. Customize your coverage accordingly if you need protection against theft, vandalism, or windstorms. Additionally, consider the assets involved—whether a single asset, like a crane or a fleet of commercial trailers. Furthermore, consider varying term lengths and geographic considerations to ensure your business is adequately covered.

b. Deductibles: Understand the deductibles associated with different policies. Balancing cost and risk is essential.

c. Streamlined Claims Process: Prioritize simplicity and effectiveness. Seek an insurance provider offering a streamlined claims procedure that allows you to submit claims quickly and easily. Timely claims settlement ensures operational continuity.

In summary, unlocking the full potential of short-term repossession coverage can mitigate risk for lenders and financial institutions. By recognizing its significance and integrating it into risk management strategies, lenders can safeguard themselves while minimizing financial setbacks.

Note: The information provided in this article is for educational purposes only and does not constitute legal or financial advice. Always consult with legal and financial professionals for specific guidance. For more information about Repossession Physical Damage Coverage <https://specialty.gaj.com/Asset-Repossession.html>.



Close More Deals Through Our Partner Program

Leverage our 5-star reputation and expert team to complement your equipment transactions with additional business financing programs.

**Partner With Market Leaders
In \$100K to \$10MM Transactions**



www.NationalBusinessCapital.com/NEFA

Member News

[COHN & DUSSI ATTORNEYS NAMED TO BOSTON MAGAZINE'S TOP LAWYERS LIST](#)

[LTi Technology Solutions Celebrates 35 Years of Excellence and Client Success](#)

[Northteq's January Product Release Delivers Enhanced Lending and Pricing Solutions](#)

[Dedicated Financial GBC Announces Office Relocation and Appoints Jay Keckhafer as President](#)

[GreatAmerica Employee Advised Fund Completes \\$1 Million Giving Cycle for 2023](#)

[CLFP Foundation Adds 12 New Australian CLFPs](#)

[The Automotive Training Academy by Assurant Launches Commercial Truck F&I Professionals Class](#)

[WINGSPIRE CAPITAL ANNOUNCES ORGANIZATIONAL CHANGES](#)

[Regents Capital Marks a Decade of Success in Equipment Finance](#)

[GreatAmerica Announces \\$655 Million Term Securitization](#)

[Tamarack enhances functionality of TrailView™ Customer Service Portal](#)

[Moritt Hock & Hamroff Appoints Its First Chairman And Names Its Next Managing Partner](#)

[Vantage Financial Hires Richardson as Chief Credit Officer, Merrigan Joining Peoples Bank](#)

[Northteq's Aurora Platform Powers ElmBlue Capital's Equipment Finance Launch](#)

[Sudhir Amembal Webinar Attended by Over 200 Industry Professionals](#)



Member News

[WINGSPIRE CAPITAL AGENTS A SENIOR SECURED REVOLVER TO SPECIALTY FINANCE COMPANY](#)

[360 Equipment Finance Scales with GreatAmerica Portfolio Services Group](#)

[Fora Financial Surpasses \\$4 Billion+ in Capital Provided to America's Small Businesses](#)

[Channel Adds Stark and Boos to Lead Syndication Division](#)

[Dakota Financial implements core elements of Tamarack's AI Product Suite](#)

[Vantage Financial Hires Schulman as SVP, National Sales Manager](#)

[Wingspire Capital and Piney Lake Capital Provide Unitranche Senior Credit Facility to Acousti](#)

[Republic Bank named to Newsweek's America's Best Regional Banks and Credit Unions 2024](#)

[Ethisphere Names Assurant One of the 2024 World's Most Ethical Companies®](#)

[Jupiter Equipment Finance appoints Conor McGowan as Director of Corporate Recruiting to spearhead and accelerate strategic expansion.](#)

[Solifi announces the launch of 2024 Global Leasing Report](#)

[GreatAmerica Financial Services ® Appoints Two Group Presidents](#)

[PEAC Solutions and Konica Minolta Partner for Exclusive U.S. Dealer Financing Program](#)

[Moritt Hock & Hamroff Addresses Growing Trend Of New Yorkers Fleeing The State With New Domicile Planning Group](#)

[Sudhir Amembal Offers a One-Day Virtual Leasing Seminar on May 30, 2024](#)

[Channel Appoints Ceribelli President, Accelerating Strategic Leadership](#)

[Tamarack bolsters sales team with Corey Ashline and Whitney Horan](#)

[CLFP Foundation Adds 21 New CLFPs](#)

[Tamarack releases enhancements to DataConsole™](#)

Upcoming NEFA Events

May 9



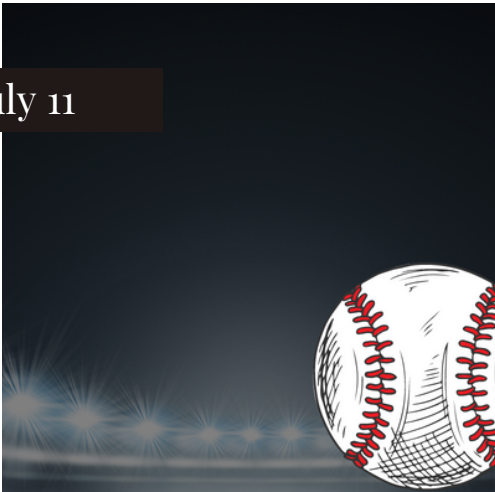
Southeast Regional
Atlanta, Georgia
[REGISTER NOW!](#)

June 20



Baltimore Crab Feast
Baltimore, Maryland
[REGISTER NOW!](#)

July 11



Angel's Baseball Game
Indianapolis, IN
[REGISTER NOW!](#)
Education will be provided at this event

July 25



Midwest Regional Event
Minneapolis, Minnesota
[REGISTER NOW!](#)
Education will be provided at this event

August 15



Northeast Regional
Buffalo, New York

August 22



Northwest Regional
Seattle, Washington
[REGISTER NOW!](#)

September 19



Midwest Regional
Kansas City, Missouri
[REGISTER NOW!](#)

October 10



South Central Regional
Dallas, Texas
Education will be provided at this event

Nov. 11-14



NEFA Fall Conference
Indianapolis, IN



Give the gift of time

With Solifi's automated equipment
finance technology solutions.

Discover more at solifi.com



THE TRUSTED PROVIDER OF
SCALABLE SECURED FINANCE
SOFTWARE TECHNOLOGY



solifi.com

New NEFA Members

Acuity FS LLC - Broker/Lessor

Atlas Financial Services, LLC - Broker/Lessor

Brobas Capital Partners - Broker/Lessor

Cedar Creek Capital - Broker/Lessor

Civista Leasing & Finance, a division of Civista Bank - Broker/Lessor

Clark Capital Financial - Broker/Lessor

Cloudsquare - Service Provider

EFFI Finance, Inc. - Broker/Lessor

Equiplynx LLC - Service Provider

First Financial Bank - Broker/Lessor

Fleet Capital, LLC - Broker/Lessor

Increase Capital Group - Broker/Lessor

LeadX - Service Provider

Landscape - Service Provider

Liberty Capital Group, Inc - Broker/Lessor

Maynards Capital - Funding Source

Mission Financial Services Group Corporation - Funding Source

Nations Capital - Service Provider

New Day Commercial Capital - Broker/Lessor

Newbridge Capital Leasing - Broker/Lessor

Nexus Capital LLC - Broker/Lessor

New NEFA Members

Pacific Business Funding - Broker/Lessor

Pacific Capital Leasing Corp. - Broker/Lessor

Provide Capital - Broker/Lessor

Ritchie Brothers - Service Provider

Sopra Banking Software - Service Provider

Spark: ABF - Broker/Lessor

UniSource Capital - Broker/Lessor

Unisyn Technologies - Service Provider

West Star Capital - Broker/Lessor

WillowArk Funding Group LLC - Broker/Lessor

Xactus - Service Provider

YES Leasing - Funding Source