



# YOUR STRATEGIC BUSINESS PARTNER

ESTABLISHED IN 1981

## Who is Capital Associates?

- ★ Capital is a factoring company with over 25 years of experience in the Transportation Industry.
- ★ Capital has factored over 1 Billion dollars since 1981.
- ★ In 2006, Capital added three new locations: San Francisco, CA—Portland, OR and Cincinnati, Ohio.



## What is Factoring?

- ★ Factoring is a straightforward financing solution that instantly increases a companies cash flow
- ★ The client receives immediate cash in exchange for ownership in the payment of their receivables
- ★ Cash for invoices in 1-2 days; rather than waiting 30-45 days for payment

## Who are Capital's Clients?

- ★ **Premium Fleets**
  - For our *Premium Fleets* (\$25,000 - 2 Million) no one does it better.
- ★ **Brokers**
  - Capital's Carrier Payment Program is designed to pay carriers in 7-21 days.
- ★ **Small Fleets**
  - Designed specifically to assist the owner operator or those fleet owners with monthly volumes between \$5,000 - \$25,000 per month



## Why Partner with Capital?

- ★ Capital has been providing factoring services for over 25 years
- ★ Capital offers a wide range of financial services that increase efficiency while reducing A/R management responsibilities
- ★ With Capital's online credit checking, Capitals' customers will avoid doing business with slow or non-paying customers
- ★ Capital provides a comprehensive billing follow-up program that reduces turn time on invoices and in turn reduces cost
- ★ Capital's services include a network of management reports that enable the client to make informed business decisions

## Transportation Products and Services We Offer

- |                                  |                                   |                           |
|----------------------------------|-----------------------------------|---------------------------|
| ★ Factoring Receivables          | ★ Up to 95% Advances              | ★ Fuel Cards              |
| ★ 24 Hour Funding                | ★ On-Line Credit Reporting        | ★ On-Line Credit Checking |
| ★ Customized Programs            | ★ No Application Fees             | ★ Competitive Rates       |
| ★ Full Service Credit Department | ★ Billing and Collection Services | ★ No Contract Terms       |

## Other Financing Products

- |                                 |                        |
|---------------------------------|------------------------|
| ★ Accounts Receivable Financing | ★ Inventory Financing: |
| ★ Factoring                     | - Purchase Order       |
|                                 | - Finished Goods       |
|                                 | - Work In progress     |



## How Will A Relationship with Capital Benefit You?

- ★ *A relationship with Capital will enhance your portfolio by offering financial solutions by a well established, reputable factoring company with over 25 years experience in the industry.*
- ★ *A relationship with Capital residual will allow you to receive a 10% commission on financing agreements by your company and Capital Associates.*

## What Our Clients Say About Us...

*"We developed a relationship that resulted in mutual trust. From day one we worked closely with Capital on managing our cash flow. One of the major benefits of factoring was that it let us know today how much money we would have available tomorrow."*  
 Sandra West, Vice President of Finance, Sward Trucking  
 Capital Associates Client Since 2000

*"We have had a lot of opportunities to switch factoring companies, but we refuse to talk with anyone else. Why would we give up a relationship that eliminates our stress and makes everything so easy."*  
 Debra Harbert, Harvest Transport  
 Capital Associates Client Since 2000

*"I have had several good offers for reduced rates from Capital's competitors, but I respectfully decline. There is nothing they could say or offer that would change our mind about Capital Associates. We have such a personal relationship with the staff that I'm not interested in talking with anyone else."*  
 Lisa Blado, Operations Manager, Badgerland Freight Service  
 Factored 2.6 Million in 2006