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# SMARTWAY FINANCING FOR TRUCK OWNER-OPERATORS



**HIGH FUEL COSTS BREAKING THE BANK?**



 **SmartWay**<sup>®</sup>  
Transport Partnership  
U.S. ENVIRONMENTAL PROTECTION AGENCY  
[www.epa.gov/smartway](http://www.epa.gov/smartway)

# THE SMARTWAY TO SAVE MONEY AND REDUCE EMISSIONS

As a truck owner-operator, you want to do all you can to lower your costs and save money while reducing your impact on the environment. Now, the Environmental Protection Agency (EPA), in collaboration with iBank, is offering an innovative way you can do just that—by taking advantage of financing options to offset the cost of purchasing and installing the **SmartWay Upgrade Kit**.



## WHAT IS THE SMARTWAY UPGRADE KIT?

The SmartWay Upgrade Kit is an innovative package of technologies that save fuel and reduce emissions:



### Idle Reduction Technology

- Auxiliary power units
- Generator sets
- Battery HVAC systems
- Direct fired heaters



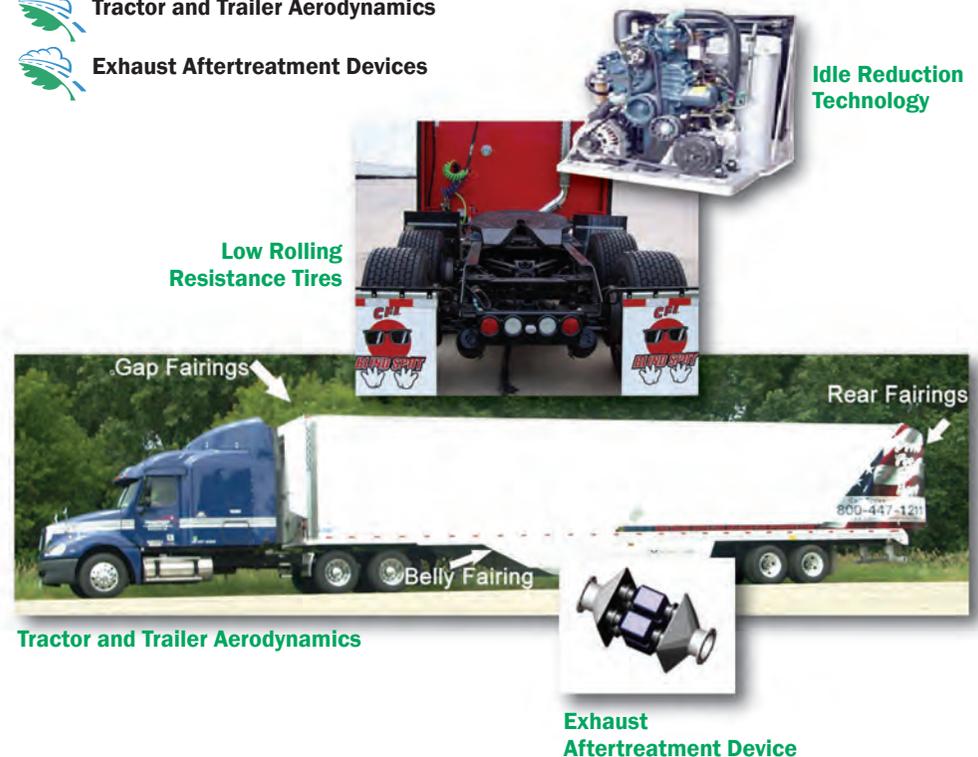
### Low Rolling Resistance Tires



### Tractor and Trailer Aerodynamics



### Exhaust Aftertreatment Devices





# WHY INSTALL THE SMARTWAY UPGRADE KIT?

## SIMPLE. FUEL SAVINGS!

The EPA has evaluated the Upgrade Kit on Class 8 tractor-trailers, and determined that, by installing the kit, the typical long-haul driver can expect about \$11,000 per year in fuel savings alone. This does not take into account the savings from reduced maintenance and longer engine life due to reduced idling. In addition to fuel savings, you will also decrease the amount of harmful emissions released into the air.

### HOW MUCH MONEY WILL I ACTUALLY SAVE?

To find out precisely how much you can save, check out our SmartWay Calculator at [www.epa.gov/smartway](http://www.epa.gov/smartway).

Just enter your annual fuel consumption, annual idling hours and current cost of fuel. Then check off how many SmartWay devices you plan to buy, and calculate your fuel savings. The more devices you install, the greater the fuel savings.

# WHAT IS THE INNOVATIVE FINANCE PROGRAM?

SmartWay Financing provides access to flexible financing options. SmartWay Transport has collaborated with iBank to develop a web-based financing clearinghouse where fleet owners can submit one loan application and have lenders compete for their business. The clearing house provides information on financial institutions that provide loans for purchase of new or pre-owned trucks through our finance center website, [www.SmartwayFinanceCenter.com](http://www.SmartwayFinanceCenter.com)

## What are the Benefits?

-  Simple Application
-  Competitive Rates
-  Fast On-line Decisions



“Patrick Transportation is a family owned and operated business. We are always looking for ways to upgrade our trucks and SmartWay Financing offers a good loan opportunity to help us meet our goals.”

Tom Gault, Vice President, Patrick Transportation  
Philadelphia, PA

# AS AN OWNER-OPERATOR, YOU HAVE MANY CHOICES.

You may decide to purchase the SmartWay Upgrade Kit for about \$20,000 and opt for a five-year loan at 12%, or only purchase the APU for about \$8,500 with the same loan terms. But, because you achieve fuel savings either way, you'll actually see a profit every month for five years and beyond. See the table below for details.

Equipment	Cost	Monthly Fuel Savings	Monthly Loan Payment	Net Monthly Savings
APU	\$8,500	\$480	(\$189)	\$291
Upgrade Kit	\$16,500	\$924	(\$367)	\$557

<sup>1</sup>Assumes 16,667 gallons of fuel consumed annually, \$4.00 per gallon of diesel, and 2,400 idling hours annually.

# WHAT DO I DO NEXT?



Getting a competitive loan for Fuel Saving Technologies or a Clean Truck is just a click away. The application is free, simple and fast. Once you submit your application, lenders send you their offers. You pick the best offer for you

To find out more about innovative financing options, go to [www.SmartwayFinanceCenter.com](http://www.SmartwayFinanceCenter.com) or call (877) 767-8875.

“With fuel costs on the rise, the only way an owner-operator can get a raise in salary is to use less fuel. The SmartWay loan program provided an easy and efficient way to get a loan to purchase an APU, which helped me reduce my fuel consumption and save money.”

Charles Riley, Infinity Transportation  
Colombia, MO



# ABOUT SMARTWAY TRANSPORT PARTNERSHIP

## What Is the SmartWay Transport Partnership?

The SmartWay Transport Partnership is an innovative partnership between the US Environmental Protection Agency (EPA) and the freight industry to improve energy efficiency and reduce emissions from freight transportation.

## What Does the Partnership Do?

The SmartWay Transport Partnership encourages freight companies to adopt technologies that reduce fuel consumption and emissions. The program works with freight shippers (such as IKEA, Nike, Lowe's and The Home Depot) to ship more of their freight using companies participating in the Partnership.

For more information on the SmartWay Transport Partnership, visit or call:

**[www.epa.gov/smartway](http://www.epa.gov/smartway)**  
**(734) 214-4767**



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