

BUILD SALES, MAINTAIN MARGINS AND INCREASE MARKET SHARE

With a Branded Finance Program



PNC Vendor Finance delivers built-to-spec programs designed to meet your goals and needs.

North America's leading golf equipment manufacturers and systems developers — as well as dealers and distributors — count on PNC Vendor Finance.

- Build sales through a finance program designed for your company, your industry, your distribution channels and your customers.
- Choose private label or co-branded finance programs.
- Benefit from deep industry experience developing and implementing programs through diverse, multitiered distribution channels.
- Create a high-impact, competitive advantage for your sales channels.
- Offer fast, easy and affordable acquisition solutions to your customers.

U.S. Golf Course and Country Club revenue to increase 1.1% annually to \$33.1 billion by 2028.¹

PNC Vendor Finance can help you capture an increased share.



CUSTOMIZED PROGRAM DEVELOPMENT

We know the best way to design a successful vendor program is to fully understand each client's unique situation. That's why we invest the time to listen and to get to know your business and vision. We view expectations from your vantage point. And then we engineer the easy-to-implement structured finance solution that's based on your exact needs, growth and profitability goals — always with a focus on clear bottom-line benefits.

FINANCING BUILT FOR MANUFACTURERS AND THEIR CUSTOMERS

Our experienced professionals understand more than financing. We know the useful life of equipment, the real value of the assets you produce, and how the equipment and systems will help your customers meet their business and profitability goals. Most importantly, we work with you to secure the financing that is best for your customers.

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|------------------------|------------------------------|
| • Capital expenditures | • Refinance of existing debt |
| • Operating leases | • Growth capital |
| • Sale leasebacks | • Recapitalization |
| • Leveraged loans | • Seasonal payment plans |

WE HAVE DECADES OF EXPERIENCE FINANCING A BROAD RANGE OF GOLF AND RESORT EQUIPMENT AND SYSTEMS

- Golf car fleets
- Turf management and maintenance equipment
- Utility vehicles
- Irrigation systems
- Global positioning systems
- Clubhouse furniture, fixtures and equipment
- Food and beverage equipment
- Point-of-sale equipment
- Computers, copiers and office equipment
- Telephone systems
- Other club management-related assets

PNC: A STRONG, SECURE INDUSTRY LEADER

Build your unique finance program with a strong, secure industry leader.

- Financially strong with access to deep and stable capital
- Extensive experience and knowledge that drives market share, builds brand and increases sales
- Direct end-user financing with innovative financial structures
- Proven track record of helping manufacturers grow and expand
- World-class vendor finance experience for North America-based solutions

GROW YOUR BUSINESS WITH CONFIDENCE

PNC Vendor Finance is part of The PNC Financial Services Group, Inc., one of the largest, best-capitalized and well-regarded financial services companies in the country. PNC Vendor Finance offers solutions to businesses across the U.S. and Canada.

A leading provider of financial services to mid-sized and large corporations, including more than two-thirds of the Fortune 500, PNC has navigated a steady course while growing its size, sophistication and services over the course of nearly 160 years.



PNC FINANCIAL SERVICES GROUP, INC.

\$562 BILLION



PNC EQUIPMENT FINANCE

4TH LARGEST

Bank-Owned Equipment Finance Company by Assets³



PNC VENDOR FINANCE

\$8.1 BILLION

Assets Under Management⁴

READY TO HELP



GIVE US A CALL TODAY.

We would like the opportunity to show you what we can do.

LEARN MORE ABOUT HOW WE CAN HELP YOU ENHANCE PLAYER AND SPECTATOR EXPERIENCES, INCREASE MEMBERSHIPS AND GROW REVENUE.

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¹ IBISWorld Industry Report, January 2024.

² As of FYE 2023.

³ MONITOR BANK 50, November/December 2023 Issue.

⁴ As of FYE 2023, Vendor Finance (includes Channel Finance).

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Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

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