ENGS commercial finance co. since 1952

A MITSUBISHI UFJ LEASE AND FINANCE COMPANY

ENGS IS THE PILLAR OF STRENGTH IN THIS PANDEMIC

We are excited to provide an update from our last communication letting you know ENGS Commercial Finance Co. ('ENGS') continues to be committed to you and the industry and is here to help your business through this crisis. We believe consistent and clear communication with our clients is always important, and even more so today.

That is why we are reaching out to you with an update as to how ENGS can help you and your customers as states start to re-open for business, and we explore the new normal as we recover, discover and move forward together.

No one is sure what the exact new norm will be, but ENGS knows that our vendors and customers expect ENGS and other lenders to:

- Understand their finance needs
- Be flexible to the changing market
- Continue to innovate and create new products and services
- Have the financial strength to help their business weather unchartered storms

Rest assured, ENGS is the answer to each of these needs.

Ongoing ENGS Platform Innovation & Updates

ENGS, as part of Mitsubishi UFJ Lease and Finance, one of the largest and most respected finance companies in in the world, has the financial strength and the world-class brand to see you through this crisis. We have a suite of new products and promotions designed to help our customers get through this period, conserve cash and position their company for future growth. And we continue to roll out technology enhancements for our vendors across the ENGS platform. All these promotions and products are designed to make it easier for you to help your clients continue to move their business forward. One of our most recent digital products is Propel, a product that puts the power of a virtual finance company in the hands of our vendors.

PROPEL: A proprietary cloud-based digital finance platform giving our vendor partners the ability to enter transactions directly into our decisioning platform, tailor their terms, create their own documents on demand, manage their finance portfolio, and communicate with the ENGS via Chat. PROPEL delivers what all our vendor partners desire, a self-service virtual finance company without the expense or risk. Never has a time been more important to have this technology at your fingertips. Take control of your sale; take control of your customer financing!

Delivering on Our Service Commitment

ENGS is working at every level to ensure that our operations and service levels continue to meet our vendor and client needs. We are determined to continue delivering the high-level service you rely on, while helping to protect the health and safety of our people, neighbors, and community.

Additionally, ENGS continues to adapt to the market and industry dynamics, offering innovative new products which include:

Extended Payment Program | To ease clients purchase and delivery of new equipment, ENGS is offering 90 or 120 days extended payment program.

Refinance, Sale-Leaseback& Consolidation Program | Tap into the equity in your equipment and use those proceeds for precious working capital. If you paid cash for equipment or have equipment financed by a lender, ENGS can refinance this equipment to provide cash proceeds for working capital needs. We can also consolidate multiple equipment loans and stretch out the term to lower your monthly payment creating greater cash flow.

Portfolio and Transaction Purchase Program | ENGS is an active buyer in the market from banks, finance companies, lessors, captives, and vendors. ENGS can assist with liquidity & concentrations issues, exposure to over-weighted portfolios, or fee income.

Expanded Insurance Products | ENGS Insurance Agency (EIA) has brought to market Machine Tool Operator Error Insurance, coverage for our clients giving protection from costly operator error and downtime.

Floor Plan and Working Capital Products | ENGS Commercial Capital (ECC) has product offerings designed to help manufacturers and dealers with their floor plan finance needs and to assist all B2B companies with working capital through our asset based lending and receivables focused solutions

We Are Here for You

Rest assured ENGS Commercial Finance Co. is here today and for the long run to service you and your customers. We have been helping our clients grow their businesses for over 68 years. Please do not hesitate to reach out to us with questions. We are here to help you with all of your customers financing needs.

If we can be of help in any way, or should you have any questions on this release, please visit our website at www.engsfinance.com or contact us at (800) 680-3002.

We hope you and your families stay safe and healthy.

Sincerely,

Craig Weinewuth

President & Chief Executive Officer

ENGS Commercial Finance Co.