

**RIFCO  
understands  
that your  
truck is your  
livelihood.**

We can help you  
with your regular  
scheduled repair bill  
or for unexpected  
mechanical problems.

**Get it fixed now!**

- Quick approval process
- No payment for 60 days
- Payments to suit your cash flow
- Flexible credit arrangements
- Little or no down payment

**Get it fixed later!**

- Ask about our pre-approved option

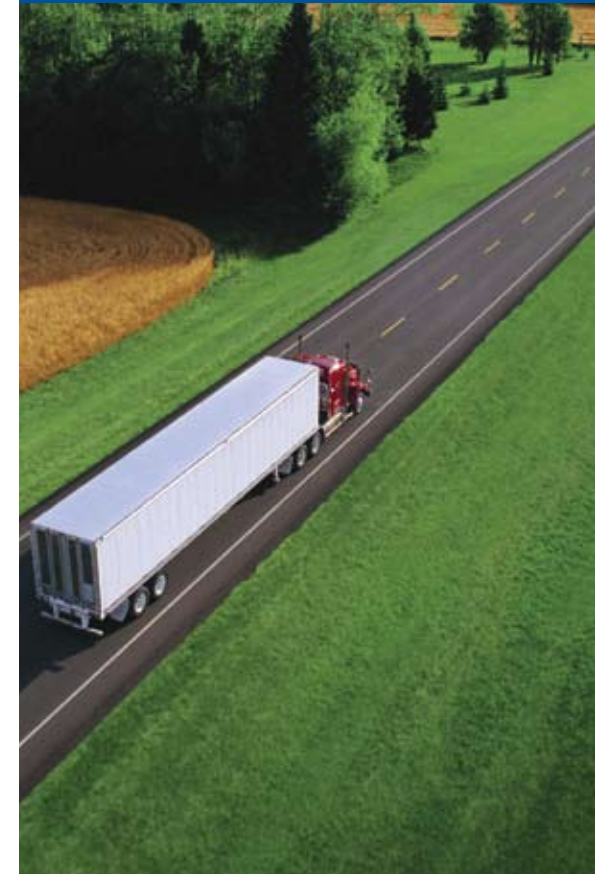
Suite 500 Central Block  
5000 Gaetz Ave.  
Red Deer AB T4N 6C2  
Ph: 403.314.1288  
Fax: 403.314.1132  
Toll Free: 1.888.303.2001  
Toll Free Fax: 1.888.303.2181  
[www.rifco.net](http://www.rifco.net)

RIFCO is listed on the TSX Venture Exchange (RFC).

**RiFCO**  
*Pay on the way.*

May 2006

Drive off  
**without  
paying**



RIFCO's repair payment plan will get  
your business back on the road.

### Pay on the way.

- Your monthly payments will be automatically withdrawn from your bank account—you have 60 days to make your first payment.
- Payment protection insurance is a condition on all loans to protect you and your family in case of death or disability. You can provide your own insurance or add our coverage to your loan.
- There is a registration fee if your loan is approved.
- Once you are approved and your vehicle is repaired, loan documents will be forwarded to your repair shop for you to sign.
- Your repair facility will provide us with a repair estimate and a condition report on your vehicle.
- Include a copy of your Vehicle Registration with your application.

### How does the payment plan work?

You can apply right now by completing the attached application form and including all necessary documentation. We will respond within 4 hours.

Keep your existing credit line open for operating expenses.

RIFCO finances repairs from \$2,500 to \$35,000 over a 24 month term.

### RIFCO lets you get major repair work done right away with a monthly payment plan designed for you...

You know the feeling. You bring your truck in for regular service, and the mechanic discovers a problem that could leave you parked by the side of the highway with a trailer full of cargo. Suddenly your scheduled \$3,000 visit is looking more like \$15,000. What are you going to do?

TEAR HERE

Fax to RIFCO at 1-888-303-2181

TEAR HERE

## Credit Application Commercial Vehicle Repair

### Section 1 - Basic Personal Information

REPAIRER ID#		CONTACT NAME		PHONE #	
<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MISS <input type="checkbox"/> MS.				( ) ( )	
LAST NAME/SURNAME	FIRST NAME	MIDDLE NAME	BIRTH DATE	Y	Y
HOME ADDRESS (STREET ADDRESS REQUIRED)			CITY/TOWN	PROVINCE	POSTAL CODE
SOCIAL INSURANCE NUMBER (OPTIONAL)	DRIVER'S LICENSE NUMBER	HOME TELEPHONE NUMBER ( ) ( )	CELL TELEPHONE NUMBER ( ) ( )		
EMAIL ADDRESS	LENGTH AT RESIDENCE ____ YEARS _____ MONTHS	PREVIOUS ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS (INCLUDE CITY)			
SPOUSE/PARTNER LAST NAME	FIRST NAME	BIRTH DATE	Y	Y	Y
FULL LEGAL BUSINESS NAME	PROV. OF INCORP.	BUSINES NUMBER	YEARS IN BUSINESS		
NEAREST RELATIVE (NOT LIVING WITH YOU)	TELEPHONE NUMBER ( ) ( )	CITY/TOWN	PROVINCE	RELATIONSHIP	TYPE OF BUSINESS <input type="checkbox"/> PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION
Assets			Liabilities		
CASH ON HAND	CREDIT CARD <input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD	Amount			
A/R, STOCKS, BONDS, RRSP'S	A/P (LENS)	Amount			
EQUIPMENT & VEHICLES	LOANS OUTSTANDING	Amount			
RESIDENCE <input type="checkbox"/> OWNER <input type="checkbox"/> RENTER	MORTGAGE/RENT	Amount			
OTHER ASSETS	OTHER LIABILITIES	Amount			
TOTAL ASSETS	TOTAL LIABILITIES	Amount			
Financial & Lending Information					
MAIN BANK	ADDRESS	TELEPHONE NUMBER ( ) ( )	CONTACT PERSON NAME		
ANY REPOSESSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO	ANY LEGAL ACTIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU DECLARED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO	ANY PREVIOUS DEALINGS WITH RIFCO? <input type="checkbox"/> YES <input type="checkbox"/> NO		
Business &/or Employee Information					
PRESENT EMPLOYER/CONTRACT PROVIDER	CITY	TELEPHONE NUMBER ( ) ( )	GROSS INCOME		
CONTACT PERSON NAME	MONTHLY MILES	HOW LONG EMPLOYED?	OTHER INCOME		
FORMER EMPLOYER (IF LESS THAN 2 YEARS)	HOW LONG?	TELEPHONE NUMBER ( ) ( )	CONTACT PERSON NAME		
SPOUSE'S EMPLOYER	HOW LONG?	TELEPHONE NUMBER ( ) ( )	GROSS INCOME		
Valid & Current Vehicle Registration/Ownership Certificate Must Be Submitted With This Credit Application, Along With A Vehicle Condition Report Prepared By The Commercial Vehicle Repairer			ESTIMATED LOAN AMOUNT REQUIRED		

I confirm that the foregoing information is accurate and true. If approved, I agree that I am responsible for all payment amounts on my credit account. I authorize RIFCO to obtain income & credit information from any credit reporting agency or financial source, or past & present employer or any other source to assist in the collection of timely payments, recovery of pledged assets or collection of any employer or any other source to assist in the credit decision, and I authorize the discussion or information provided and obtained is covered by RIFCO's confidential privacy protection policy and procedures. For details, you are referred to www.RIFCO.net or you may request a copy from

us. I hereby authorize RIFCO to obtain income & credit information from any credit reporting agency or past & present financial source or past & present employer or any other source to assist in the collection of timely payments, recovery of pledged assets or collection of any judgements obtained. I instruct each & every source of income & credit information to accept this document as my written request & authorization to release this information to RIFCO.

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_, 20\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_, 20\_\_

MUST BE FULLY COMPLETED AND SIGNED TO START CREDIT APPROVAL PROCESS.

Credit Insurance is a required condition on all loans to provide protection for payment interruption caused by accident, extended disability, or loss of life.