

# NEFA NOTE

BRINGING YOUR ASSOCIATION TO YOU

Q3 2025

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## — A Message from the CEO



Chad Sluss

***Hello NEFA Members,***

As we transition into the fourth quarter of 2025, the momentum across NEFA continues to build. I am excited to share highlights from the summer, progress on our strategic initiatives, and a look ahead to what promises to be an outstanding fall season.

### **Membership Momentum**

Our community continues to grow with strength and diversity. As of September, NEFA has welcomed **65 new member companies in 2025**, each bringing new perspectives and energy. We are focused on making sure every new member feels connected to the full range of benefits—from education and networking to opportunities for leadership and visibility.

### **Summer Regional Highlights**

This summer was filled with meaningful connections, strong learning opportunities, and memorable experiences across our regional events:

- **Philadelphia, PA (Northeast Regional)** – NEFA partnered with EF Cares for this event where over 50 attendees gathered for an afternoon of education and a cocktail reception.
- **Seattle, WA (Northwest Regional)**: 25 Members and industry friends enjoyed Seafair festivities featuring the Blue Angels, a scenic harbor cruise, and a powerful educational session at Great American Insurance's offices.
- **Anaheim, CA (Southwest Regional)**: 58 attendees gathered for an educational program and networking at an Angels baseball game, blending professional development with a classic ballpark experience.

These regional events continue to embody the NEFA spirit—bringing professionals together to share ideas, grow their networks, and celebrate our industry in unique and engaging ways.

### **Fall Conference – Record Attendance**

The NEFA Fall Conference, held from October 14–16 in Minneapolis, MN, was a phenomenal success with over 450 attendees (a new record for NEFA)!

This year's theme, **“From Seed to Success,”** celebrated how small beginnings grow into thriving achievements. With support from the Fall Conference Planning Committee and Education Committee, the agenda was packed with impactful sessions, including:

- **Keynote:** Jim Craig, goalie of the 1980 U.S. Olympic “Miracle on Ice” hockey team and gold medalist.
- **Leadership Roundtable:** Stories of company evolution from concept to industry leadership.
- **From Roots to Results:** Growing your career in equipment finance.

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- **Data Creates the Fertile Ground for Growing Lines of Credit.**
- **Rooted in Process:** How modern lenders really work.
- **Regulatory Roots:** How today's legislation shapes tomorrow's success.

Each session delivered practical takeaways you can put into action. If you missed the conference, the session recordings will be uploaded to the NEFA Community portal soon. Special thanks and support from the exhibitors and sponsors. Without their generosity, the conference would not be possible.

## Strategic Progress & Technology Updates

NEFA continues to advance the strategic priorities outlined for 2025:

- **Educational Programming:** Knowledge Exchange sessions remain a cornerstone, providing peer-led, practical insights.
- **Learning Management System (LMS):** Launched earlier this year with 40+ hours of on-demand educational content available anytime, anywhere.
- **NEFA App:** Now in its final testing stages—soon you'll have easier mobile access to events, content, and member tools.
- **Member Portal Upgrades:** Improvements are enhancing how you connect, learn, and collaborate with peers.

## Upcoming Events

The coming months are packed with opportunities to engage, learn, and network:

- **November 18** – Knowledge Exchange: Workforce Dynamics (Virtual)
- **December 16** – Knowledge Exchange: Technology (Virtual)
- **March 30 - April 1, 2026** – Spring Conference Huntington Beach, CA

Be sure to mark your calendar and take advantage of these unique opportunities to learn and connect.

## Stay Connected

With so much happening, the best way to stay engaged is through the NEFA Member Portal—and soon, through the new NEFA app. We're committed to keeping you informed, connected, and supported every step of the way.

Thank you for being an active and engaged member of NEFA. I look forward to seeing you soon—whether at the Fall Conference in Minneapolis or during one of our upcoming Knowledge Exchanges.

Warm regards,  
Chad Sluss, MSA  
Chief Executive Officer  
National Equipment Finance Association



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# 5 Steps to Automated Docs for Equipment Finance Lenders

***by Kristian Dolan,  
CEO, Northteq***

Let's face it, manually creating and managing lease documents is slow, error-prone, and resource-intensive. With shrinking margins in the equipment finance industry, finding ways to streamline operations isn't just nice-to-have, it's needed for survival.

If you're like many lenders we work with, you've probably got that one

operations person who knows exactly which document templates to use based on equipment type, state regulations, and product offerings. But what happens when they retire or leave? That's a serious business risk.

In northteq's recent document automation webinar we walked through a practical, step-by-step approach to automating your document process – without turning your entire operation upside down.

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## Why document automation matters now

Before diving into the steps, let's understand why doc automation has become so important.

**Efficiency** – With margins tightening across the industry, you can't afford the manual back-and-forth that traditional document handling requires, especially for small-ticket deals.

**Accuracy** – Human errors in documents can cost you dearly. As Jamie Haver (Happy Mfg) pointed out in our recent webinar, "When pursuing default remedies, your documentation better be as tight and right as it can be, otherwise good luck."

**Customer experience** – Today's borrowers and vendors expect speed and convenience. Making them wait for documents creates friction that can cost you deals.

**Regulatory pressure** – While federal regulations may have eased in some areas, state-level compliance is becoming increasingly complex.

**Scalability** – Relying on tribal knowledge for document selection creates major business continuity risks.

## Step 1: Map your pre-document workflow

Before you can automate documents, you need to understand what needs to happen before docs can be generated.

Create a flowchart (using tools like Lucid Chart, Miro, or even pen and paper) that maps out your entire process from application to document generation. Include every validation point, decision tree, and data source.

Having documented policies and processes is critical. If they're not all documented, it's hard even to get the ball rolling.

Your flowchart should include:

- Credit decision points
- Fraud checks
- Data validation requirements
- Authentication needs
- Regulatory compliance checks

This visual representation helps identify bottlenecks and missing data points that currently prevent automatic document generation.

## Step 2: Start small and focused

Don't try to automate everything at once. As David Trost, Director of Product at Northteq, advised during the webinar, **"Start with your most used contract like an EFA in a non-disclosure state."**

This approach lets you:

- Build momentum with early wins
- Learn from a simpler use case
- Create a template for more complex documents
- Show value before expanding

Work backward from your document to identify what data you need, where it comes from, and how to capture it along the way. This methodical approach prevents the common pitfall of having hundreds of slightly different templates.

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## Step 3: Solve the missing data problem

One of the biggest obstacles to document automation is incomplete data. Make sure you take time to identify the following:

- What information is typically missing when you reach the document stage
- Who should be responsible for providing that information
- How to capture it efficiently

For equipment details, consider creating self-service experiences where vendors or borrowers can input equipment information directly. This eliminates the back-and-forth of emailing invoices and manual data entry.

Technology integrations can also help. Services like Middesk or LexisNexis can automatically validate business information and authorized signers, reducing the manual verification burden.

Kaheres Hahn from Finova Capital noted during the webinar, “When automating origination processes, we’re using Experian for credit validation, Middesk for business validation, and Dun & Bradstreet for additional business information.”

## Step 4: Validate data and prevent fraud

With data in hand, you need confidence that it’s correct and legitimate before generating binding documents.

Ginger Lemon from DocuSign explained, “DocuSign offers different levels of authentication – from simple SMS verification codes to knowledge-based authentication questions to government ID validation with liveness checks.”

The level of authentication should match the risk profile of the transaction. You don’t want to make it too difficult to transact, but you need appropriate security for compliance purposes. These tools help verify :

- The borrower/business exists and is in good standing
- The signer is authorized to execute agreements
- The equipment information matches what was approved
- There are no red flags for potential fraud

## Step 5: Implement dynamic document generation

Now, you’re ready to automate the actual document generation process.

- Create a rules engine that selects the appropriate templates based on variables like:
- State location (for disclosure requirements)
- Equipment type
- Financial product structure
- Transaction amount
- Ensure all calculations (like APR and payment structures) are accurate and compliant with relevant regulations
- Build conditional logic that includes or excludes specific clauses based on transaction details

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Advanced document automation tools can dramatically reduce your template count by using one master template with dynamic sections rather than hundreds of separate templates.

As David Trost explained, “Instead of making 400 templates, you’re going in and modifying a paragraph at a time. You still have that one template that you’re just switching little bits of language in and out of based on the business rules within your system.”

### **The bottom line**

Document automation isn’t just about technology – it’s about process, data management, and understanding your business requirements. By following these five steps, you can create a more efficient, accurate, and scalable approach to document generation that improves both your internal operations and customer experience.

Remember to start small, focus on process first, and build incrementally. Your operations team (and your margins) will thank you.





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### — Article

# ***The Power of LTi: Precision, Performance, and Partnership in Equipment Finance.***

**Written by: LTi Technologies Solutions**

For more than 35 years, **LTi Technology Solutions** has been a trusted partner to leaders across the equipment finance industry—including banks, captives, and independents throughout North America and the UK. What began as a commitment to simplify and automate the transaction lifecycle has evolved into a comprehensive framework that empowers organizations to grow with confidence, scale with resilience, and deliver measurable value to clients and investors alike.

At the center of that framework is **The Power of LTi**, built on three strategic pillars: **Precision, Performance, and Partnership**. These principles guide how we design our platform, deliver results, and sustain long-term client success. Together, they form the foundation of **ASPIRE**, a proven ecosystem that enables equipment finance organizations to transform operations, accelerate revenue, and stay ahead in an increasingly competitive market.

### **Precision: Striving for the Best-Fit Solution**

In today's market, precision isn't optional, it's essential. As regulations tighten, competition intensifies, and client expectations grow, precision in your technology stack determines how quickly and confidently you can adapt.

Every organization has distinct workflows, risk profiles, and growth strategies. A “one-size-fits-all” approach doesn't work for companies striving to innovate. That's why **LTi's ASPIRE platform** is highly configurable, feature-rich, and purpose-designed for accuracy, speed, and scalability. Unlike traditional systems that require costly custom development, ASPIRE's deep configurability allows organizations to tailor workflows, functionality, and business rules efficiently delivering a best-fit solution without the delays or risk.

From credit decisioning and compliance readiness to detailed portfolio reporting and investor transparency, **precision** means teams can trust their data and act on it with confidence. Precision also drives **scalability you can trust**. Whether expanding asset classes, launching new products, or entering new markets, ASPIRE evolves with you. By removing complexity and designing for flexibility, it enables organizations to scale strategically without ever outgrowing their technology.

“Precision is about more than flexibly configuring a platform that adapts to each client's business model,” says Jeff Van Slyke, President & CEO of LTi. “It's about building a platform with extensibility, interoperability, and scalability to adapt to how our clients work today—and where they're going.”

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### Performance: Real Results That Drive Growth

At LTi, **performance** is defined by outcomes. It's not enough to deliver functionality—we measure success by the real-world results our clients achieve from day one and long into the future. Our approach combines a future-ready platform with deep industry expertise. Cross-functional teams who understand the intricacies of equipment finance provide system reviews, optimization audits, and proactive engagement to help clients stay ahead of regulatory, operational, and market change.

Performance is a **collaborative journey**. Through user conferences, client forums, and continuous outreach, we foster shared learning and innovation—helping clients uncover new efficiencies and opportunities for growth.

### Results include:

- Accelerated growth and faster time to revenue
- Reduced servicing costs and streamlined operations
- Improved access to capital through accurate, real-time reporting
- Operational excellence through automation and process optimization

"Performance is about empowering clients to achieve the outcomes that matter most—faster, smarter, and with measurable ROI," notes **Randy Haug**, Co-Founder, Vice Chairman, and EVP of LTi. "Our commitment doesn't end at go-live; we stay engaged long after implementation, continuously evolving our solutions alongside our clients."

By pairing ASPIRE's technology with expert guidance and a culture of continuous improvement, LTi helps clients scale operations while delivering measurable ROI and long-term impact.

### Partnership: Built on Trust, Sustained by Expertise

Technology alone doesn't transform a business people do. **Partnership** isn't just a value at LTi; it defines how we work. With decades of industry tenure, our cross-functional account teams, subject matter experts, and customer support staff serve as trusted advisors—providing continuity, collaboration, and consultative insight that drives long-term success.

Our **product strategy** is shaped directly by client input, ensuring ASPIRE evolves alongside market demands. With one of the highest employee tenures in the industry, we deliver dependable, proactive support backed by deep expertise to help clients achieve their growth plans.

At LTi, our clients' success is our success. That shared commitment is why LTi continues to be the ecosystem of choice for:

- 40% of the Monitor 100
- 50% of the Independents 30
- 45% of the Vendor 40
- 36% of the Bank 50

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## A Framework for the Future

The **Power of LTi** is more than a framework, it's a promise.

- **Precision** delivers best-fit solutions.
- **Performance** ensures measurable outcomes.
- **Partnership** builds enduring trust.

Together, these pillars empower equipment finance organizations to scale strategically, expand into new markets, and achieve operational excellence.

In a market defined by disruption and rapid change, success depends on the strength of your platform, the agility of your processes, and the depth of your partnerships. LTi brings all three together in one ecosystem designed to fuel growth, reduce risk, and accelerate transformation.

It's **The Power of LTi**—real results, measurable impact, and a future-focused vision.

Are you ready to work with a company that values people and partnerships as much as performance? Whether you're seeking a technology platform to power your next phase of growth or a trusted partner invested in your success, we invite you to connect with LTi and **shape the future of equipment finance together.**

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# Beyond the Transaction: The Broker as Consultant in 2025

***By: PEAC Solutions***

Imagine a small manufacturing business or another pillar of a local community facing a critical turning point. Their aging machinery is a bottleneck, hindering efficiency and growth. They know they need new equipment, but the capital outlay feels insurmountable, especially with current economic uncertainties.

The goal in this situation is tenfold: secure a loan, find a comprehensive solution that addresses their immediate operational needs, preserve their cash flow, and position themselves for future success. This scenario, common for countless small and mid-size businesses today, highlights a profound shift in the financial landscape.

Similarly, the role of a successful equipment finance broker has evolved far beyond that of a mere deal-closer.

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Instead, they have become indispensable strategic advisors, filling crucial gaps in financial education, structure design, and multi-product financing strategies.

## What Clients Often Misunderstand About Brokers

A common misconception among business owners is the belief that they need to go directly to a lender for their financing needs. However, experienced broker services can be invaluable intermediaries, possessing numerous funding sources.

Brokers can also better service a customer based on their unique needs, credit profile, and specific circumstances, offering tailored solutions that a single lender might not provide. In essence, brokers act as an extension of a business's back office, navigating the intricacies of the financing market on their behalf.

## Strategies Brokers Are Using to Enhance Consultative Value

Today's most effective brokers are actively enhancing their consultative value through several key strategies:

### 1. Selling Value, Not Just Payments

With fluctuating interest rates, the focus has shifted from simply quoting low rates to demonstrating the tangible return on investment (ROI) of an equipment acquisition.

Brokers are adept at explaining how a specific financing solution can directly contribute to a client's profitability and operational efficiency. This often involves highlighting the benefits of fair market value leases, which may offer lower payments than other financing types, thereby offering greater flexibility.

### 2. Pairing Working Capital with Equipment Financing

A significant area where brokers are providing enhanced consultative value is by offering holistic financial solutions that combine equipment financing with working capital options.

For instance, if a client requires new equipment but also faces soft costs or operational gaps related to the acquisition (e.g., installation, training, or initial operating expenses), a broker can structure a solution that leverages working capital to cover these additional needs. This approach prevents businesses from depleting their operating accounts and ensures a smoother, more comprehensive financial strategy.

### 3. Active Listening and Storytelling for Trust-Building

Top-performing brokers prioritize active listening, engaging clients with open-ended questions to truly understand their business, challenges, and goals. By letting the customer do most of the talking, brokers can identify the optimal solution. This deep understanding, coupled with transparent communication, allows brokers to build trust.

When presenting a deal to a lender, providing a brief write-up about the customer's background and the full story behind the transaction can go a long way.

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This honesty upfront helps credit teams gain a more complete picture beyond just the financial paperwork, aiding in navigating credit issues and minimizing the risk of fraud.

### **Pairing Working Capital with Equipment Financing to Solve Real-World Problems**

The ability to combine working capital with equipment financing has become a powerful tool for brokers to address real-world business challenges. Consider a scenario where a manufacturing plant needs to purchase new machinery. Beyond the cost of the equipment itself, there are often associated soft costs like transportation, installation, and initial training for employees.

A broker can structure a solution where equipment financing covers the machinery, while a working capital loan provides the necessary funds for these additional expenses. This integrated approach ensures the business has all the capital it needs without straining its operational cash flow, allowing for seamless implementation and a quicker return on investment.

### **Why the Evolving Broker Role is Spearheaded by Integrity and Adaptability**

The most successful brokers in 2025 are characterized by their integrity and adaptability. They understand that not every deal is a perfect fit for every lender, and their strength lies in having a diverse network of funding sources to service a wide range of customer needs and credit profiles.

Furthermore, the industry has seen a return to "old school" sales methods – emphasizing direct communication, understanding the customer's business inside and out, and communicating the value proposition effectively. While the transportation industry might be facing headwinds, the overall performance of the broker network remains steady, demonstrating the resilience of both brokers and the businesses they serve.

In an increasingly digitized world, access to user-friendly platforms and technology also contributes to broker efficiency. Easy-to-use online portals that facilitate the application and funding process for both equipment financing and working capital streamline operations, allowing brokers to focus more on their consultative role.

Ultimately, the broker in 2025 is a strategic partner, deeply embedded in their clients' success. By embracing a consultative approach, leveraging comprehensive financial solutions, and prioritizing trust through active listening and transparent communication, brokers are solidifying their indispensable role in supporting the growth and resilience of small and mid-size businesses.

A respected veteran in the equipment finance industry, [Elena Zucchi](#) brings a wealth of experience cultivated over three decades to her position as Partner Success Manager-Team Lead at [PEAC Solutions](#). Beginning her career in 1995, Elena quickly became an expert in the broker space, eventually establishing her own successful brokerage. Her extensive career includes a notable tenure at Marlin Business Bank, where she achieved multiple awards and helped launch the Funding Stream pilot program. Now at PEAC, Elena leverages her deep industry knowledge to lead and expand the broker team, driving growth and efficiency.



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# Leadership at Every Level

## *How to Lead Without a Title*

***By: Laura Reed, Business Development and Marketing SCF Commercial Financial Services***

Are you a leader? By title or by nature? Leadership isn't about a corner office, a nameplate, or authority on paper. It's about how you show up, the example you set, and the impact you make in your day-to-day actions. You don't need a title to inspire, influence, or move things forward.

Real leadership is a state of mind and the courage to step up.

### **That's not my job**

A moment that stuck with me was when I asked a colleague, "How are the new employees doing? Are you helping them out?" Their response: "That's not my job. I'm not a manager."

Years later, that still resonates. When I entered a new industry, I remember the learning curve, but what stuck most were the people.

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The ones who welcomed me with<sup>1</sup> grace, patience, and made space for my growth. The kind of leadership, rooted in kindness over hierarchy.

It left a lasting mark on me, and continues to fuel how I show up each day. Yes, we all have roles and responsibilities, but leadership isn't confined to a job description. *It's showing up for others, creating safe spaces where people feel seen, heard, and valued.*

The ability to build a positive, productive environment is limitless and always available to everyone.

### Grumbling or Growing?

We've all had those "C'mon, really?!" moments that left us frustrated. Some thrive off negativity and drama, while others choose to focus on solutions. Negativity has a way of bleeding onto others, creating a culture of chronic complaining...and *possibly a culture with vultures.*

Is it realistic to be positive all the time? No. But you can train your mind to seek solutions instead of problems. What you speak is what you live. Your words and mindset influence more than just yourself. *Problems are inevitable, but your approach is your power.*

When negativity creeps in, pause. Go for a walk, grab a coffee, blast your favorite song (headphones on... *the office doesn't need to hear your crash-out Taylor Swift, Morgan Wallen, or AC/DC soundtrack*). Reset, then reframe.

The real test of leadership is:

2

### Who are you when nothing's going your way?

#### Stop Responding. Start Understanding

There's a subtle but powerful difference between *listening to respond* and *listening to understand*. True leaders aren't the loudest in the room, they're the quiet observers. Those who process, connect the dots, and see the bigger picture.

#### So, how can you be a listener who seeks to understand?

- **Practice active listening** – Be fully present. Make eye contact. Let go of distractions. Don't be so worried about the next task to complete.
- **Repeat for clarity** – Echo back what is said to make sure you understand correctly. It helps both sides align.
- **Ask deeper questions** – Don't skim the surface. Get curious about what's not being said. Body language often reveals more than words.

*Listening to respond creates noise. Listening to understand builds connection.*

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## **Check the Ego, Change the Outcome.**

Conflict is inevitable. But when it arises, the instinct is often to get defensive. Instead, step back and remove ego from the equation.

Look at the situation like a puzzle from a bird's-eye view:

- What are the facts?
- What's being projected?
- Is it about you at all?

Most of the time, it's not about you. It's about frustration, stress, or misunderstanding.

Not everything is about you.

When you think this way it's pretty freeing. It also helps you step back and look at things objectively.

I repeat...**not everything is about you!**

## **Less Superhero, More Human**

Ever said, "I've got it," while juggling a dozen other things? Trying to be the "do-it-all" person can backfire. Quality drops. Deadlines are missed. Burnout sets in (did you know severe burnout can take over a year to recover from? Crazy right?)

Leadership isn't about doing everything or knowing everything. It's about leading with intention, knowing your limits, and making space for others to lead too.

And yes, it's okay to say "I don't know." That's not weakness, it's authenticity. Heck, it's wisdom. Stay curious, stay learning, but also stay grounded.

## **Who are you when no one's watching?**

When the day ends, who are you outside of your title? Do you lift others up? Do you choose growth over grumbling? Do you lead with integrity, even when no one's watching?

Leadership isn't about having a fancy title. It's about actions.

And it's something *everyone can choose*.



# Mid-market Advantage

Mid-market lenders are entering a new era of opportunity.

To compete with enterprise leaders they must move faster, operate smarter, and scale without added complexity.

Download the eBook and start building your advantage in the mid-market.



### — Article

# ***The Science of Onboarding: Why it is More Than Training***

**By: Katie Stautberg, Sales Representative, Great American Insurance Group, Specialty Equipment**

In today's competitive talent landscape, onboarding is often seen as a checklist of training modules to complete before you can “really” start your job. When I joined Great American Insurance Group over a year ago, I expected just that. Instead, I experienced a thoughtful process that helped me feel confident and ready to contribute.

It's routine for a new hire's first day to begin with a schedule or list of training modules. The goal is clear: equip employees with the knowledge they need to succeed. But what if training is just one piece of a much larger puzzle? In this relationship-driven industry, a strong network and broad understanding of equipment finance are essential. Coming into a new industry, building those relationships is crucial. This approach builds knowledge while also fostering a lasting supportive network.

Recent research shows that onboarding is a reliable indicator of an employee's long-term relationship with a company. A Gallup study found that only 12% of employees strongly agreed their organization did a great job onboarding new hires, yet companies with strong onboarding programs see higher retention, engagement and satisfaction rates. In fact, organizations with robust onboarding can expect retention rates up to 82% higher than their peers. Studies show onboarding is a long-term process, not just a checklist. When companies invest in holistic onboarding, they cultivate healthier workplaces and greater employee well-being.

As I reflect on my experiences over the past year, I want to highlight aspects of my onboarding experience that made it meaningful and engaging:

### **Building Internal Relationships**

From the start, my manager prescheduled one-on-one meetings to help me build relationships with coworkers. This was incredibly beneficial, allowing me to integrate into the team seamlessly. Those early conversations helped me build trust and feel like part of the team right away.

Additionally, having a designated onboarding buddy from day one was another fantastic aspect. This buddy was always there to guide me, making the onboarding process smoother. The support made a huge difference, especially in those first weeks when everything was new.

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## Industry Association Videos and Events

Another highlight was watching videos from industry associations. These provided valuable insights and helped me better understand the industry. They gave me context about the broader field and helped me see how my role fits into the bigger picture. It wasn't just learning the "what" but rather understanding the "why."

Attending as many industry events as possible was also highly beneficial. These events helped me network and learn more about the equipment finance industry, all while expanding my professional circle and deepening my understanding of the community we serve.

## Detailed Onboarding Plan

Lastly, my manager provided me a detailed plan outlining my first few months. This plan gave me a clear idea of what to expect and how to navigate my new role. It was a roadmap that built confidence and prepared me as I started a new journey.

## Onboarding: A Foundation for Collaboration

Onboarding isn't just a required process but a foundation. It sets the tone for how we work together, learn and grow. Onboarding should be designed to do more than check boxes. It should help build teams and foster a collaborative environment.

Research supports this approach: dynamic, long-term onboarding leads to higher engagement, retention and well-being. When organizations invest in onboarding as a strategic process, they create workplaces where employees thrive and contribute meaningfully

[Learn more about our GAIG team](#) and our team-based philosophy to deliver value.

## About Great American Insurance Group, Specialty Equipment

Great American's Specialty Equipment Division goes beyond physical damage insurance to provide embedded insurance solutions to businesses across the U.S. and Canada. Dedicated to speed, ease and trust, Great American Specialty Equipment leverages digital solutions, a team-based consultative approach and 40+ years of industry expertise to create valuable customer experiences across your entire leasing lifecycle. In the US, policies are underwritten by Great American Insurance Company, Great American Assurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the D.C. 301 E Fourth St., Cincinnati, OH 45202

[Click here](#) for more information about Great American Specialty Equipment.

Note: The information provided in this article is for educational purposes only

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<https://www.gallup.com/workplace/235121/why-onboarding-experience-key-retention.aspx>

2. Sumner, A. (Jan. 1, 2024). HR Chief | Powerful Employee Onboarding Statistics to Know in 2024. [www.hrchief.com](https://www.hrchief.com/articles/onboarding-statistics).  
<https://www.hrchief.com/articles/onboarding-statistics>



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# The Small Secret to Winning Q4: Nano-Ticket Deals

***By: Nicol Henning, Vice President of Sales-TimePayment***

Is there such a thing as “too small” a deal? Not as part of a well-rounded sales strategy.

When are the smallest deals a great opportunity? Now, as you look for ways to maximize your Q4 and end 2025 on a high note.

I’ve discussed micro-ticket financing in these pages before—see “The Big Benefits of Micro-Ticket Financing” in last spring’s [NEFA Note](#)—but today I want to put the smallest of small deals under the magnifying lens: nano-ticket deals.

## **Nano-Ticket Deals Examined**

Nano-ticket deals are micro-ticket financing deals in the \$500–\$5K range.

## NEFA Note

These transactions represent 16% of all equipment financing volume, our research partner Sawbux Marketing reports. And while they seem modest, they are an engine for generating consistent commissions at a pace that larger deals can't match.

Small businesses need nano-ticket financing for specialized equipment for daily operations, emergency replacements, upgrades to meet changing regulatory requirements, and timely equipment purchases intended to capitalize on new business opportunities and create new revenue streams.

Banks that require \$25K minimums miss this massive market segment entirely, and even alternative credit providers often only go as low as \$5–\$10K. This typically forces entrepreneurs to drain their cash reserves or load up their credit cards to acquire badly needed equipment, leaving them short on working capital or exposed to high credit card rates and fees.

Brokers can close this gap—provided they 1) see the opportunity and 2) are partnered with a FinTech funding partner whose technology and processes deliver the speed and convenience that rewards brokers serving this category.

### Benefits Magnified

To strengthen your plan this Q4 and position for growth in 2026, nano-ticket deals deserve a closer look.

- **Volume compensates for transaction sizes:** Micro- and nano- ticket deals close an average 3x faster than large transactions. They also require far less documentation. You're likely to process 5–7 small deals in the time required to send one major equipment package through your pipeline. (If you have a partner like TimePayment, that offers instant approvals on qualified deals under \$25K and fast funding, you can achieve even speedier deal velocity.)
- **Competition is minimal:** Most brokers chase large deals while ignoring nano-ticket opportunities, leaving this lucrative segment underserved and ready for capture.
- **Micro-financing builds customer relationships:** Businesses that start with nano-and micro-ticket equipment financing often return for larger needs, creating customer lifetime values that exceed individual transaction profits.
- **'Tis the season:** By Q4, many small-business equipment buyers have allocated or already spent down the majority of their annual equipment budgets. Having no room in the budget doesn't stop them from having equipment needs. If critical equipment breaks, businesses need replacements fast—particularly if capturing the holiday rush factors into their business models. Likewise, if they see an opportunity to take advantage of seasonal opportunities or unlock new revenue streams, they can't wait to invest in that equipment—they need it paid for, installed, and earning ASAP. A nano-ticket deal makes that \$4K combi oven or snowplow attachment acquisition possible.
- **OBBB tax incentives work in your favor:** The One Big Beautiful Bill Act offers several tax incentives to encourage companies to invest in equipment and other assets, including permanently reinstating 100% bonus depreciation, which allows a business to write off a large percentage of the equipment's cost *the year it is placed into service*. That means that many small businesses are looking to get equipment acquired and up and running by December 31 to qualify for 2025 tax breaks.

## NEFA Note

- **Nano-ticket takes a nano-second:** With frictionless applications, instant approvals, and faster funding, nano-ticket deals are perfect for financing these purchases. Brokers who help their customers quickly pull the trigger and capture these tax breaks are both demonstrating their value and cementing trust that will lay the foundation for future deals.

### The Big Takeaway

16% of the equipment financing market—1/6th—is too big a slice to ignore.

I love helping brokers pursue big-ticket equipment deals. But I always encourage brokers to build consistent revenue streams through micro-financing that banks won't touch. Nano-ticket transactions deliver predictable income, volume-based growth, and loyal customers—and could be that new source of commissions that puts your Q4 over the top.

A FinTech partner like TimePayment, that funds deals from \$500-\$1.5MM+, offers instant approvals up to \$25K, and has a broker-friendly portal for submitting and tracking deals from origination to funding, makes pursuing these small deals efficient, effortless, and rewarding.

Now is the time to think big...aim small...and grow your broker business.



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### — Article

# ***Beyond Credit Scores: How Alternative Lenders Help Small Businesses Thrive***

**By: Steven Whitman & Matt Morrison**  
**Quality Equipment Finance**

When a small business needs equipment to grow, the decision often hinges on one number - a credit score. Yet that figure rarely captures the full picture. A late payment during a pandemic slowdown, an unexpected expense, or temporary cash-flow strain can damage a credit profile, even when the business itself is strong and capable.

That is where alternative lenders, sometimes referred to as non-prime lenders, play a vital role. By looking beyond traditional credit boxes, they help keep businesses moving, supporting not only owners but also employees and the families who rely on them. Companies like Quality Equipment Finance (Quality) are part of this essential sector.

## **The Realities of Small Business Credit**

Small businesses drive local economies by creating jobs and serving communities. However, many have difficulty obtaining financing from traditional banks. Large lenders usually have strict credit standards designed for bigger, lower-risk borrowers. For a small trucking company needing another vehicle or a landscaping business trying to buy a skid steer, those standards can be out of reach. Without new equipment, growth halts, projects are lost, opportunities vanish, and jobs may even be at risk.

## **Looking at the Whole Picture**

Alternative lenders like Quality fill this gap by assessing the broader story instead of a single score. They examine cash flow, business history, and the equipment's value while asking questions such as:

- Does the business maintain steady revenue, even if the owner's personal credit is imperfect?
- Will the equipment directly generate more income?
- Has the business demonstrated resilience through challenges?

By answering these questions, Quality can say "yes" when banks say "no."

## **Jobs, Families, and Community Impact**

The ripple effects of that "yes" go far beyond the business owner. When a construction firm secures funding for new machinery, it can bid on larger projects, hire more staff, and offer steady paychecks to local families.

## **NEFA Note**

For workers, that means stability, mortgages paid, children supported, and groceries on the table. For communities, it strengthens local economies as businesses reinvest and expand.

For Quality, every approval represents more than equipment; it symbolizes livelihoods and futures sustained.

### **Managing Risk Responsibly**

The term "non-prime" sometimes carries a stigma, implying recklessness or a poor credit history. Responsible alternative lenders work diligently to strike a balance between opportunity and risk. They utilize advanced tools, including fraud detection, layered verification, and data-driven underwriting, to ensure that financing remains sustainable for both the lender and the borrower.

The goal is not to burden small businesses with debt but to provide funding that aligns with their operations and promotes long-term success. When implemented correctly, this strategy benefits both the lender and the communities that these businesses serve.

### **Breaking Down Misconceptions**

A common misconception is that if a company doesn't qualify for bank financing, it's not worth funding. However, entrepreneurs outside the "prime" circle are often the most resilient and resourceful. They have weathered economic downturns, handled thin margins, and kept employees working through tough times.

What these owners need is not judgment; they need opportunity. Alternative lenders provide that bridge, empowering businesses that might otherwise be overlooked.

### **A Path Forward for Small Businesses**

Small-business finance continues to evolve. Technology now helps lenders analyze data more quickly, reduce paperwork, and approve loans in hours instead of weeks. For owners, this means less time worrying about financing and more time focusing on operations and growth.

Transparency and fairness are also central to this new era. Business owners want clear terms and partners aligned with their success. Responsible lenders meet that expectation by making communication and clarity integral to their process.

### **Why This Matters Now**

In times of economic uncertainty, access to equipment financing becomes even more vital. When traditional banks pull back, small businesses and their employees are the first to feel the impact. Alternative lenders make sure opportunity doesn't disappear when credit scores fall short. They keep people working, families secure, and communities strong. By funding businesses that might otherwise stall, they maintain the momentum of local economies.

# NEFA Note

## Conclusion

A credit score is a helpful indicator, but it doesn't tell the whole story. Behind every small business are hardworking owners, committed employees, and families relying on their success.

By stepping in where traditional lenders cannot, companies like Quality Equipment Finance offer more than just funding; they provide opportunity. They help businesses grow, workers succeed, and communities flourish.

That is the true value of looking beyond the score: helping small businesses, their employees, and their families build a stronger, more resilient future together.





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# Digital Transformation in Secured Finance: Platform Thinking for Every Segment

***By: Solifi***

For years, the secured finance industry has talked about digital transformation as a destination; something we'll all get to "someday." That someday is now. Whether you're a global enterprise managing multi-billion-dollar portfolios or a fast-growing mid-market lender competing for every deal, modernization has become the price of participation.

The good news is that today's technology makes transformation not only possible, but practical, for every segment of the market.

At Solifi, and now through our expanded Leasepath by Solifi and DataScan by Solifi portfolio, we've seen firsthand how digital transformation looks different depending on where you sit. Enterprises seek scale, integration, and compliance at global depth.

## NEFA Note

Mid-market firms pursue agility, efficiency, and speed to compete against larger peers. New and emerging segments, like private capital, seek accelerated access to the market and leap-frog innovation to create rapid advantage. Across all of these, the goal is the same: to replace disconnected software with connected platforms that enable smarter, faster, and more resilient businesses.

### **From Software to Platform: The Foundation for the Future**

In both the enterprise and mid-market, the conversation has shifted from software to platform. Software runs a function; a platform runs your business. It's the difference between checking a box and unlocking new capability.

For the enterprise, Solifi's Open Finance Platform is cloud-native and composable meaning you get and use only what you need without blocking out the future. Complete data visibility across clients and segments gives you a complete, rather than fractured, view of your business and your clients' needs. That flexibility enables innovation without disruption while eliminating the long, expensive upgrade cycles of the past.

For the mid-market, Leasepath by Solifi delivers the same philosophy through a Microsoft Dynamics-based platform. It unifies CRM, origination, and servicing in a single platform designed to scale with you. Our customers describe it best: platforms grow with your business, rather than forcing your business to adapt to software.

### **Modernization That Scales Both Ways**

Modernization has become the great equalizer. In the enterprise, digital transformation unlocks global efficiency and data visibility. Shared services, harmonized data, automated risk and compliance reduce cost and complexity across business lines. In the mid-market, modernization delivers something equally powerful: speed.

Our customers tell the story better than we can. One global finance leader reduced credit decision times from days to minutes by integrating partner services directly into their origination workflow. Another customer, a mid-market powerhouse, grew annual originations by 129 percent while tripling funding volume. Those outcomes are different in scale but identical in spirit. They prove modernization creates measurable results.

### **Security, Compliance, and Confidence in the Cloud**

Trust is a common thread between enterprise and mid-market. The shift to cloud isn't just about cost; it's about confidence. Enterprise institutions look for regulatory-grade assurance, and mid-market firms want that same strength without the overhead of building it themselves.

Solifi platforms run on secure, globally resilient infrastructure. From AWS to Microsoft's zero-trust architecture, security, trust, and compliance are part of our digital DNA. Our customers gain access to enterprise-level security controls that protect data, meet audit requirements, and ensure uptime without requiring them to manage infrastructure or security updates themselves. Trust is built in.

## NEFA Note

### AI and Automation Move from Vision to Everyday Value

Transformation is more than a buzzword. It's tangible, everyday progress. AI now reads and classifies documents automatically, removing repetitive manual work from the origination process. Embedded automation accelerates approvals, speeds time to capital for customers, and reduces risk. Real-time analytics and reporting provide immediate insight into credit exposure, portfolio yield, and customer behavior while preserving integration with mission critical core systems.

### A Shared Future: One Platform, Many Pathways, Together

Modernization isn't about replacing what works; it's about reimagining how work happens. In both mid-market and enterprise environments, these advances don't replace people — they amplify them.

Together with you, we are building a unified ecosystem where innovation flows both directions. Together, these represent a continuum of capability. Together, we are bringing to life a vision that spans the industry. Together we are driving toward a more adaptive, intelligent, and resilient secured finance future.



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[Channel Earns Second Consecutive Listing on Inc.'s Best Workplaces](#)

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[NMEF Achieves Largest Quarter and First Half in Company History](#)

[Oakmont Capital Services Boosts Team with Key Promotion and Strategic Hires](#)

[KLC Financial Named to Monitor's Top 100 Companies List](#)

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[Channel Celebrates 13th Consecutive Year on INC. 5000 Annual List of Fastest Growing Private Companies](#)

[NMEF Closes \\$525 Million Securitization, Marking Continued Growth and Market Confidence](#)

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[Taycor Financial Welcomes Jordan Brinkman as Credit Manager](#)

[Lendscape Unveils Release 1.19, Bringing Integrated Pricing to US Equipment Finance](#)

# Member News

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[Steve Siler Joins NMEF as Chief Technology Officer](#)

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[Assurant and Evident Deliver Industry-First End-to-End Risk Protection for Commercial Equipment Rental Industry](#)

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[Liventus Named One of Crain's Chicago Business' 2025 Best Places to Work for the Third Consecutive Year](#)

[Paramount Financial Announces Strategic Executive Hires to Strengthen Risk Oversight and Working Capital Division](#)

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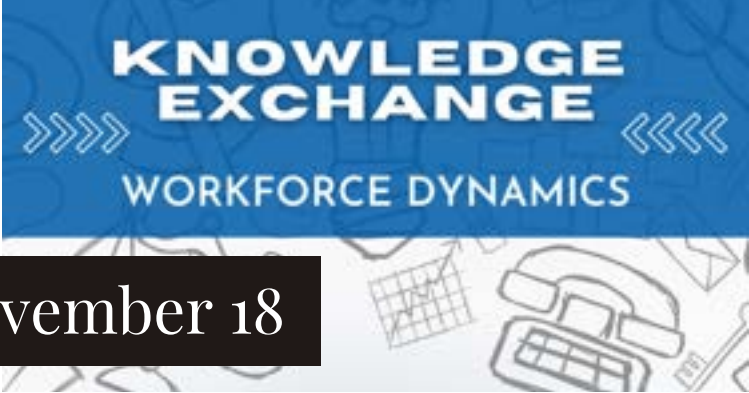
[360 Equipment Finance Welcomes Erik Tyvoll as Vice President of Information Technology](#)

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# Upcoming NEFA Events

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## KNOWLEDGE EXCHANGE WORKFORCE DYNAMICS

November 18

## Knowledge Exchange: Workforce Dynamics

## Knowledge Exchange: Technology

A blue banner with the text "KNOWLEDGE EXCHANGE" in large white letters and "TECHNOLOGY" in smaller white letters below it. The banner is flanked by three white chevrons on each side. Below the banner, there are faint line drawings of a balance scale, a key, and a document.

## KNOWLEDGE EXCHANGE TECHNOLOGY

December 16

A photograph of a long wooden pier extending into the ocean. At the end of the pier is a small building with a red roof. The ocean is a vibrant blue, and the sky is a clear blue with some light clouds.

March 30–  
April 1, 2026

## 2026 Spring Conference

Huntington Beach, CA  
Hyatt Regency Huntington Beach  
Resort & Spa

## 2026 Fall Conference

ATLANTA, GA  
Omni Atlanta Hotel at Centennial Park

A photograph of the Atlanta skyline at night. The city lights are reflected in the water, and the sky is a deep blue. The skyline includes several tall buildings, with the most prominent one having a pointed top.

September  
28–30, 2026

# New NEFA Members

**BB Logistics, LLC** - Service Provider

**BCK Financial LLC** - Broker/Lessor

**BrightPath Workforce Strategies** - Service Provider

**Deutsche Leasing USA, Inc.** - Broker/Lessor

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**Synergy Financial Resources** - Broker/Lessor

# New NEFA Members

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