

# THE DISPATCH

4TH QTR | 2011



YOUR QUARTERLY STOP FOR TRUCKING RELATED NEWS, INFORMATION AND SAVINGS

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## IN THE NEWS

### NEW HEALTH BENEFIT OFFER

We are excited to announce a new health benefit from MDCoPilot, powered by AmeriDoc. Receive round-the-clock access to U.S.-based, licensed physicians for telephone consultations. Plus, TruckersB2B members and their employees receive a 20% discount on MDCoPilot plans. Learn more at [truckersb2b.com/mdcopilot](http://truckersb2b.com/mdcopilot).

### NEW SAVINGS ON PERMITS

Members can now save up to 20% on all permits from Permit America, including OD/OW Permits, Superload Permits, Trip and Fuel Permits. Learn more at [truckersb2b.com/permitamerica](http://truckersb2b.com/permitamerica).

### NEW EQUIPMENT FINANCING

We've added a new offer to help with your equipment financing needs. Members can now receive \$50.00 cash back per every \$10,000 financed with TAB Bank (*up to \$500 cash back*). See the article to the right and learn more at [truckersb2b.com/tabbank](http://truckersb2b.com/tabbank).

### NEW PILOT FLYING J LOCATIONS

The following new locations have been opened and added to our Fuel Rebate Program.

Flying J #489-Grand Forks, ND; I-29, Exit 138  
Pilot #468-Gilman, IL; I-57, Exit 283  
Pilot #131-Osceola, IA, I-35, Exit 34  
Pilot #595-Marion, IL, I-57, Exit 54  
Pilot #167-Nevada, MO, US71 & Camp Clark Rd



## TRUCK & TRAILER FINANCING:

### WHAT TO WATCH FOR

» STEVE PARKER, VICE PRESIDENT OF LENDING, TAB BANK

If you are buying a new or used truck or trailer, that generally means you are improving your business. You may have additional customer needs and increasing your revenue or you may be replacing some equipment to improve your maintenance costs. Now, how do you want to finance that acquisition? Cash is king, but where that cash sits is important. Certainly how much cash you use depends on your individual situation and plans for your trucking company. While there is value in not having to make a monthly payment, for most it is not feasible to pay for the equipment up front. Financing allows your company access to equipment today and pay for it out of your monthly cash flow.

### :: Do you want to use the dealer?

It is convenient to make it a one stop shop. However, consider the cost of the convenience. The dealer may give you the best rate he has available, but that is probably not the best rate available to you. As you probably know, most dealers are paid to funnel loans to their respective finance companies. While the dealer may have several finance companies as options for you, there is some cost built into that transaction.

### :: How large of a down payment should you have?

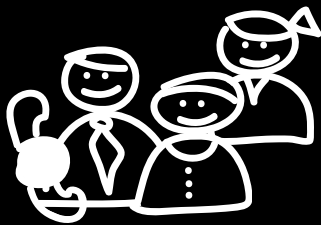
Depending on the lender, you will generally have a required down payment. For most borrowers, the lower the down payment, the better, as that money is needed in other parts of the operation. However, find out how much of a rate change the lender will offer at each level of down payment. Run an amortization (or have the lender do it) on how much that extra down payment will save you over the course of the loan. Is that difference worth it to your operation? If this is an additional piece of equipment to your operation, consider the additional costs before the equipment starts to bring your business revenue – taxes, tags, insurance, fuel, labor, and the lag in payment by shipper/broker after first load is delivered.

### :: Term - how long should you finance a piece of equipment?

Obviously, the longer the term, the lower your payment and the easier it is on your monthly cash flow. However, make sure to consider the realistic life of that equipment. When will the maintenance costs significantly increase and when will you need to replace it? Also, it

» CONTINUED ON BACK

# NOT JUST A sales team. YOUR free PERSONAL SAVINGS CONSULTANTS



It can be tough to run a small trucking company and compete with the larger fleets. No one understands that more than TruckersB2B. That's why we've compiled a team of dedicated specialists to help you save the most money possible. During this past year, we have restructured and grown our Savings Consultants to provide you with even more personalization and attention.

Each member is now assigned a dedicated Fuel Specialist, a dedicated Tire Specialist and a dedicated Generalist. Their sole purpose is to learn as much as they can about your fleet and what you are currently doing today, so they can show you how our programs can benefit your fleet. They will show you just how much money you could be saving, and put you in touch with the appropriate vendor partners. Remember you are not buying from us. We are here solely to save you money.

Our team also undergoes continuous training, both internally and with our vendors. They stay up-to-date on industry changes, program offerings, and new ways to save you money.

Best of all, this is at no cost to you. We are providing you with free money and a dedicated team to help you get the most savings possible. To date we have helped our members save over \$46.75 Million in cash rebates. Plus millions of more dollars in up-front discounts from our non-rebate programs. That's some serious savings.

Have you talked to one of your Savings Consultants lately? Your dedicated team is waiting for your call so they can "show you the money"!

» FUEL AND TIRE SPECIALISTS: 866-354-7322 » GENERALISTS: 888-937-6334



## CARRIERS GET PAID FASTER

TRANSFLO \$Velocity is the consistent method for carriers to electronically submit invoices and load documents to participating brokers to get paid faster. TRANSFLO \$Velocity is the preferred method of delivery for participating brokers.

TRANSFLO \$Velocity is free to download and easy to use. Carriers get paid faster with same-day electronic billing from TRANSFLO \$Velocity. Carriers use TRANSFLO \$Velocity to electronically transmit indexed documents and related data to brokers. Carriers receive a Confirmation Receipt guaranteeing that documents have been delivered to the broker.

### Benefits to the Carrier:

- Easy to Use – carriers download the software and it is ready to use
- Reduces Errors – carriers send rate confirmation sheet, invoice and bills of lading together

- Eliminates the time and cost of mailing or faxing invoices to brokers
- Reduce DSO – TRANSFLO \$Velocity is the fastest way to invoice brokers.

Look at what current carriers are saying...

*TRANSFLO \$Velocity is simple, convenient and dependable. And you get a Confirmation Number that gives you a record of every submission.*

— Sandra Stefansky, Owner, Eagle Transport Group

*We love the ease of using it. This definitely speeds up the invoicing process and helps our drivers get paid faster. And isn't getting paid faster what it's all about? I know anyone that tries TRANSFLO \$Velocity will be hooked on it.*

— Marilyn Castaneda, Wind Walker Express



Download TRANSFLO \$Velocity for free today at [www.transflovelocity.com](http://www.transflovelocity.com).

To speed cash flow even more, get TRANSFLO Express®. Bill customers and process payroll the same day the load is delivered. TruckersB2B members receive discounted rates on scanning fees. Call 888-937-6334 to learn more or visit [truckersb2b.com/transflo](http://truckersb2b.com/transflo).



We're rewarding our loyal readers once again. We have randomly selected 5 members to receive a free gift.

Find out if you are one of the lucky winners at [truckersb2b.com/winners](http://truckersb2b.com/winners)

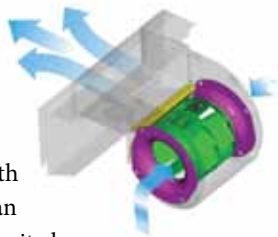
## CUT FUEL COSTS *with* THERMO KING

### *Thermo King's Innovative Smooth Air™ Blower Cuts Fuel Usage by Up to 7 Percent*

» DOUG LENZ, MARKETING DIRECTOR, THERMO KING

Saving fuel and lowering costs is a key concern for small fleets and owner/operators. To help customers better manage the bottom line, Thermo King has introduced an innovative new evaporator blower assembly that delivers improved energy and operational efficiency for their single and multi-temperature refrigeration units while lowering fuel costs.

Thermo King has enhanced its SPECTRUM™ and SB-30 Series reefer units with the Smooth Air Blower, which can increase cooling capacity by up to 4 percent and lower fuel usage by up to 7 percent.



The Smooth Air Blower enhancement is now standard on SPECTRUM multi-temperature refrigeration units and SB-30 series single-temperature refrigeration units, including the SB-130, SB-230 and SB-330. These refrigeration solutions can help owners and operators reduce fuel and operating costs and minimize driver involvement with the refrigeration units.

The Smooth Air Blower assembly requires 24 percent less power than previous generation blower assemblies. This solution features a more efficient blade design, resulting in a smaller blower assembly. Smoother inlet air means less friction and less energy consumed, resulting in increased capacity.

“Fuel costs, especially now, are a major part of our customers’ budgets, so Thermo King is working to find innovative solutions like this to help them lower costs and increase efficiency,” said Tom Kampf, product manager for Thermo King. “The Smooth Air Blower Assembly also helps our customers improve sustainability and overall efficiency.”

### *Improvements to Thermo King's TriPac™ Auxiliary Power Unit Save Fuel & Enhance Driver Comfort*

» PAUL BARBARO, APU PRODUCT MANAGER, THERMO KING

Small fleets use APUs to reduce their fuel costs and enhance driver comfort, and an APU like Thermo King's TriPac system consumes as little as 10 percent the amount of fuel a tractor engine would per running hour. To increase efficiency and further reduce fuel consumption, it's also important to manage the operation and runtime of the APU. In order to help business owners and drivers accomplish this, Thermo King has made several enhancements available for the TriPac system.

Through extensive testing, Thermo King was able to identify battery charging as one of the leading causes of APU runtime. Even though the temperature of the cab may be comfortable, the driver often uses an inverter to run televisions, laptops, cell phones, refrigerators, microwaves and other devices.

Thermo King engineers addressed the need to support these devices by upgrading the alternator voltage and adding a remote battery condition sense circuit to the unit to allow the TriPac to more rapidly charge the tractor batteries, enabling the system to shut down sooner.

Additionally, Thermo King has introduced a 1,000-watt pure sine wave inverter as a standard option on the TriPac. The 1,000-watt inverter is more efficient and is more compatible with sensitive electronics such as CPAP machines and microwave ovens. In addition to the 1,000-watt pure sine, Thermo King continues to offer the 1,800-watt modified sine wave inverter as well.



Save even more with TruckersB2B. Members receive a \$250 rebate on SPECTRUM and SB-30 units and a \$200 rebate on TriPac APU systems. Learn more at [truckersb2b.com/tktempcontrol](http://truckersb2b.com/tktempcontrol) and [truckersb2b.com/tkapu](http://truckersb2b.com/tkapu).

# NOW AVAILABLE NO RISK LOADS

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YOU PURCHASE BY JANUARY 31, 2012  
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ON YOUR INVOICE)



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THE SPECIAL REBATE OFFER AT  
[TRUCKERSB2B.COM/5REASONS](http://TRUCKERSB2B.COM/5REASONS)

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is best to avoid being upside down (owing more than the equipment is worth) at any given time during the loan. You want to have options in case you need to upgrade your equipment, sell or trade.

**:: What credit considerations are there?**

While every bank or finance company is slightly different, they will all consider some of the following in the approval process: how much experience you have as a driver or time in business, personal and/or business payment history, age of the equipment, financial performance of your business, and whether your business can cash flow the new debt.

**:: How do you find a finance company or bank?**

Your local bank may be a good option because they know you. The other advantage of banks is that they are regulated by government agencies to protect you as the borrower. Finance companies are not

regulated. However, most community banks do not understand trucking and many shy away from transportation. One exception is TAB Bank. TAB stands for Transportation Alliance Bank and has specialized in financing truckers since 1998.

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*Steve Parker is Vice President of Lending for TAB Bank and has spent 25+ years financing transportation equipment. TAB Bank is an FDIC insured bank.*

*TruckersB2B is proud to announce TAB Bank as its partner for equipment finance. Members can now receive \$50.00 cash back per every \$10,000 financed with TAB Bank (up to \$500 cash back). Call 888-937-6334 or visit [truckersb2b.com/tabbank](http://truckersb2b.com/tabbank) to learn more.*



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