

Scott Wajdic

From: Fisher, Will <FisherW@fnb-corp.com>
Sent: Thursday, February 6, 2025 12:51 PM
To: Scott Wajdic
Cc: Brokenbek, Marc
Subject: Equipment Purchase

You don't often get email from fisherw@fnb-corp.com. [Learn why this is important](#)

Good Afternoon Scott,

Marc had reached out to me in regards to your upcoming purchase. I am a Business Banker here at FNB and would be happy to assist with this! We appreciate the opportunity to have Latrobe's business. Here are the two structures we would be able to offer:

- 5 YR Note, 100% Financing, 5.57%
- 7YR Note, 100% Financing, 5.77%

I can also remove pre-payment penalties from these as well. Please let me know if you have any questions or need any additional information from us.

Thank You,

Will Fisher

Vice President / Business Development Officer

Cell: 814-243-2155

Office: 724-837-7234

Small Business Banking – Pittsburgh

First National Bank

4 Triangle Dr.

Greensburg, PA 15601



F.N.B. Corporation

CONFIDENTIALITY AND DISCLAIMER NOTICE: This email transmission and any attachment thereto is privileged and confidential and is only intended for review by the party to whom it is addressed or to whom it was intended to be addressed. If you have received this email in error, please immediately REPLY to the sender to notify him/her of the error and delete it and any attachments from your system. The contents of this email and any attachment thereto may be considered material non-public or forward-looking information and your unintended review may subject you to the requirements of federal securities laws and regulations. Even if you have authorized access to the intended recipients email, you should refrain from discussing or disclosing the contents of this email or any attachment thereto. Any unintended or unauthorized receipt by you of this email or any attachment thereto shall not constitute a waiver of any applicable privilege.

For more information regarding our policy and practices pertaining to email, text messaging and other electronic communications please paste this URL into your web browser: www.fnb-online.com/emaildisclaimer



Lease Approval Terms

Legal Name of Borrower: City of Latrobe
 Equipment Description: 2025 New 2025 KW T880
 Dealer Name: Premier Truck Sales & Rental, Inc

Contract Type:	Municipal Lease	Capitalized Cost:	\$300,000.00
Credit Approval Expires:	4/27/2025	Rate Expires:	1/31/2025
Term (Years)	5	Advance Payments:	1
Payment before tax:	\$67,173.73	Interest Rate:	5.830%
Payment including tax:	\$67,173.73	Residual:	

Money Due at Signing

Net Trade Allowance:	\$0.00	
Cap Cost Reduction:	\$0.00	
Taxes/Fees Due at Signing:	\$0.00	
Other Upfront Charges:	\$0.00	
1 Advance Payment:	\$67,173.73	(incl.0.000% monthly tax)
Documentation Fee(s):	\$495.00	

Total Due at Signing: \$67,668.73

Due to Dealer: \$0.00
 Due to FCEF: \$67,668.73

Conditions/Stipulations

- No personal guarantees are required
- A certificate of insurance showing liability limits, comp/coll deductibles, and loss payee is required prior to funding
- Copy of each signer/guarantor's driver's license is required prior to documentation
- Invoice or bill of sale with full VIN and final numbers is required prior to documentation
- Copy of the Title/MSO to verify the VIN is required prior to documentation

Signature Accepting Terms: _____ Date: _____

Date/Time Documents Needed: _____

Please provide a cell phone and email address, along with a clear and legible driver's license copy for each contract signer:

_____ Cell Phone: _____ E-mail: _____

This Approval may be terminated by First Commonwealth Bank (FCB) if (i) in the event of a material adverse change in the financial condition of Customer prior to the date of closing; (ii) in the event of a material adverse condition discovery during FCB's further review of the documents requested or its review of any other documents or issues pertaining to this transaction which it deems relevant; or (iii) if any statement or representation made by Customer and/or Guarantor is false or materially misleading in any respect. This Approval is presented for the exclusive use and benefit of Customer / Originator and no other party at any time acquires any right, title, or interest in this Approval. In addition, Customer and Originator shall not disclose the terms and provisions of this Approval Letter to any third party without prior written consent of FCB. This Approval Letter shall expire on the date above.



Lease Approval Terms

Legal Name of Borrower: City of Latrobe
 Equipment Description: 2025 New 2025 KW T880
 Dealer Name: Premier Truck Sales & Rental, Inc

Contract Type:	Municipal Lease	Capitalized Cost:	\$300,000.00
Credit Approval Expires:	4/27/2025	Rate Expires:	1/31/2025
Term (Years)	7	Advance Payments:	1
Payment before tax:	\$51,355.28	Interest Rate:	6.310%
Payment including tax:	\$51,355.28	Residual:	

Money Due at Signing

Net Trade Allowance:	\$0.00	
Cap Cost Reduction:	\$0.00	
Taxes/Fees Due at Signing:	\$0.00	
Other Upfront Charges:	\$0.00	
1 Advance Payment:	\$51,355.28	(incl. 0.000% monthly tax)
Documentation Fee(s):	\$495.00	

Total Due at Signing: \$51,850.28

Due to Dealer: \$0.00
 Due to FCEF: \$51,850.28

Conditions/Stipulations

- No personal guarantees are required
- A certificate of insurance showing liability limits, comp/coll deductibles, and loss payee is required prior to funding
- Copy of each signer/guarantor's driver's license is required prior to documentation
- Invoice or bill of sale with full VIN and final numbers is required prior to documentation
- Copy of the Title/MSO to verify the VIN is required prior to documentation

Signature Accepting Terms: _____ Date: _____

Date/Time Documents Needed: _____

Please provide a cell phone and email address, along with a clear and legible driver's license copy for each contract signer:

_____ Cell Phone: _____ E-mail: _____

This Approval may be terminated by First Commonwealth Bank (FCB) if (i) in the event of a material adverse change in the financial condition of Customer prior to the date of closing; (ii) in the event of a material adverse condition discovery during FCB's further review of the documents requested or its review of any other documents or issues pertaining to this transaction which it deems relevant; or (iii) if any statement or representation made by Customer and/or Guarantor is false or materially misleading in any respect. This Approval is presented for the exclusive use and benefit of Customer / Originator and no other party at any time acquires any right, title, or interest in this Approval. In addition, Customer and Originator shall not disclose the terms and provisions of this Approval Letter to any third party without prior written consent of FCB. This Approval Letter shall expire on the date above.



Truck Sales & Rental, Inc.

7700 Wall Street
Cleveland, Ohio 44125
800.825.1255

www.premiertrucksales.com

Purchase Agreement SQ14394

Page 1 / 2

Salesperson	Tom Dios
Bill-to Customer No.	LATROBE
Customer PO No.	12 MO RTO
Document Date	January 15, 2025
Due Date	January 15, 2025
Payment Terms	Due Upon Receipt

Bill-To:

City of Latrobe
Scott Wajdic
901 JEFFERSON ST
LATROBE, PA 15650-1809
United States

Ship-To:

City of Latrobe
Scott Wajdic
901 JEFFERSON ST
LATROBE, PA 15650-1809
United States

No.	Description / Serial No	Qty	Measure	Unit Price Excl. Tax	Line Amount Excl. Tax
T880 RO	KW T880 RO L7464 2025 1NKZX4TX6TJ150887	1.00	Each	279,500.00	279,500.00
MOD	22'stinger tail 75K rolloff hoist	1.00	Each	0.00	0.00
DOC	Documentation Fee	1.00	Each	100.00	100.00

We need a signed agreement and completed title information sheet to hold and prep the truck. This is a 13 month rent to own. Premier will apply 25% of all rentals paid toward the purchase price. The truck can be purchased anytime after 90 days.

Subtotal	279,600.00
Invoice Discount	0.00
Total Tax	0.00

Amount Subject to Sales Tax 0.00
Amount Exempt from Sales Tax 279,600.00

Total US Incl. Tax	279,600.00
---------------------------	-------------------

City of Latrobe (Customer)

PREMIER TRUCK SALES & RENTAL, INC. (Seller)

Tom Dios

Customer Signature _____ Date _____

Sales Rep _____

Customer Print Name _____ Title _____

(Terms and Conditions on next page)



Truck Sales & Rental, Inc.

7700 Wall Street
Cleveland, Ohio 44125
800.825.1255

www.premiertrucksales.com

Purchase Agreement SQ14394

Page 2 / 2

Salesperson	Tom Dios
Bill-to Customer No.	LATROBE
Customer PO No.	12 MO RTO
Document Date	January 15, 2025
Due Date	January 15, 2025
Payment Terms	Due Upon Receipt

Terms and Conditions

FOB Seller's Cleveland, OH location unless otherwise noted above. Seller makes no representations or warranties concerning this equipment ("Equipment") and authorizes no person to make any representations or warranties on its behalf. **THE EQUIPMENT IS BEING SOLD AS IS BY SELLER AND, NO MANUFACTURER'S WARRANTY WILL BE PROVIDED TO CUSTOMER UNLESS IS DENOTED IN THIS DOCUMENT. SELLER DISCLAIMS ALL IMPLIED WARRANTIES INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.** Customer acknowledges it has inspected and accepted the Equipment, has not received or relied upon any representations or warranties made with respect thereto by Seller, and is responsible for any repairs that may be required thereto. Any trade-in must be delivered in substantially the same condition as when it was last appraised and, if it is not, a second appraisal is required and the trade-in credit may be reduced. This Agreement contains the entire agreement of the parties and it supersedes any terms of any Customer purchase order. This Agreement may not be amended, and no rights hereunder may be waived, except in a writing signed by the parties. **IN NO EVENT WILL SELLER BE LIABLE FOR CONSEQUENTIAL, INDIRECT, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, NOR FOR LOST PROFITS OR REVENUES OR DIMINUTION IN VALUE, ARISING OUT OF THE SALE OF EQUIPMENT AND ARISING OUT OF ANY BREACH OF THIS AGREEMENT.** This Agreement may not be cancelled by Customer, but may be cancelled by Seller. Deposits are nonrefundable unless Seller cancels this Agreement. If Customer does not pay the purchase price in full and take delivery of the Equipment within five business days of notice by Seller to Customer that the Equipment is ready for delivery, Seller may retain the Customer's deposit as liquidated damages.

Customer must pay any excise, sales, use or other taxes imposed upon the sale of the Equipment and must indemnify Seller with respect to any such taxes that are assessed against Seller. Seller will not be liable for, and Customer will defend, indemnify and hold Seller harmless with respect to, any and all liabilities, losses, and claims attributable to the use or misuse of the Equipment, including liabilities, losses, and claims for personal injury, death, bodily injury, permanent and partial disability, loss of property and property damage, as well as expenses, including legal expenses. The indemnification provisions of this Agreement will remain in full force and effect after the delivery of the Equipment.

If purchase is a rental buyout, all rentals must be paid in full before completion of sale. Customer must de-identify truck immediately and send Premier license plates back to Premier immediately upon receiving temporary tag from Premier. **\$2,500/unit fee will apply if license plate is not returned within 30 days from purchase.**

This Agreement and the sale of Equipment hereunder is governed by the laws of the State of Ohio other than those relating to conflicts of law. The exclusive jurisdiction for claims and disputes related to the foregoing will be the State courts located in Cuyahoga County, Ohio. The term "including" as used in this Agreement means "including without limitation".

Scott Wajdic

From: Torrance, Patricia L <ptorrance@cbthebank.com>
Sent: Thursday, February 6, 2025 3:37 PM
To: Scott Wajdic
Subject: Tax Exempt Rate

You don't often get email from ptorrance@cbthebank.com. [Learn why this is important](#)

Scott,

Thank you for considering Commercial Bank & Trust of PA for your borrowing needs. The Tax-Exempt Rate on a \$300,000 loan to purchase a roll-off truck is 5.05%. The term is for five years with five annual payments. We would be able to finance the full sales price, including taxes and fees.

Please let me know if I can be of further assistance.

Pat

Patricia Torrance
Senior Vice President
Lincoln Road Office Manager
NMLS # 777453

Email: ptorrance@cbthebank.com
Tel: 724-537-9980
Fax: 724-537-9982

Commercial Bank & Trust of PA
1920 Lincoln Avenue
P.O. Box 429
Latrobe, PA 15650



www.cbthebank.com