



**KRIETE GROUP**  
614 N. BROADWAY AVE.  
MILWAUKEE, WI 53202  
Website: [www.krietegroup.com](http://www.krietegroup.com)

Mark:

I wanted to send you a note thanking the ENGS team for its help in growing my dealership's business. The Kriete Group experienced record sales in 2015, and ENGS was there with us providing the financing for our customers to purchase our equipment.

Your on-line application entry portal is quick and easy, and your credit decision turnaround is fast and efficient. We always get an explanation on the decision, which is particularly helpful to close transactions with approved customers and on declines gives us an idea where to go with declined customers.

In our experience, the ENGS field team and corporate team are always easy to get ahold of and to work with. They know the market and the major players, and are willing to go the extra mile to help us tap into both. The Sales team is prompt, polite, and quick to reach as well as make decisions. In the field, our customers expect answers quickly and the ENGS team provides just that.

I have no hesitation in recommending ENGS. Without ENGS' industry insight, we would not have been able to service some of the customers we earned this past year. ENGS, more than most competitors, really has a pulse on the truck market. With competitive rates, unique finance terms structuring and a helpful approach to win new business, The Kriete Group will be using ENGS many times in the future.

Sincerely,

A handwritten signature in blue ink, appearing to read 'David Kriete', written in a cursive style.

**David Kriete**  
President & CEO  
Kriete Group – Milwaukee, WI  
Office: 414.431.2567