SUPERIOR SERVICE

DEALER SUPPORT

Dedicated Regional Representatives

HCI hires some of the industry's most experienced and knowledgeable professionals to support your business. With over 50 years combined experience in the shed industry, HCI representatives can be relied upon to provide training and assistance with HCI's rent-to-own programs, marketing tools, and help with day-in, day-out sales challenges. Your dealer representatives in the field become friends and reliable colleagues, who value your experience, time and feedback.

Online and Phone Dealer Support

HCI's corporate office, located in the heart of the country, includes a full dealer support team available via email or by phone to help answer your questions, process contracts and support your business's rent-to-own programs.

Extended Service Hours

We know Saturdays are busy sales days, and can be even busier during warmer seasons. HCI dealer representatives and our dealer support team members are available when you need us most, often answering the phone and responding to inquiries far beyond traditional business hours. Check our website for current hours.

Other Products

Contact your Territory Manager about other products we offer.

CUSTOMER SUPPORT

HCI's focus is helping customers obtain ownership. Our team of customer support professionals understands the unexpected can and does happen, and our team is committed to helping consumers find solutions, and continue to move toward ownership. Achieving ownership matters. It's a point of pride, a smart financial decision, and each successful owner represents the potential for future sales.

Extended Service Hours

HCI offers direct customer support by phone Monday – Saturday. Check our website for current hours.

24/7 Online Account Access

Convenient and secure online login and account management.

CONVENIENT PAYMENT OPTIONS

Customers can choose from a variety of ways to pay their bill, and to receive reminders and updates about their account.

Automatic Payments | 24/7 Pay-by-Phone

Pay Online at HCI.net | Bill Pay

E-billing and Reminders | Text Alerts



888.850.1187 | HCI.NET | 1104 PARIS RD, MAYFIELD, KY 42066



Heartland
Capital Investments LLC

LEADERS IN OWNERSHIP SOLUTIONS

PROGRAM OVERVIEW

RENT TO OWN TERMS

24-MONTHS

» Divisor 15.6
» Rate 35/65
» Security deposits are as follows
  › Retail Price < $15,000 = No Deposit
  › Retail Price > $15,000 = 5% Deposit

36-MONTHS

» Divisor 21.6
» Rate 40/60
» Security deposits are as follows
  › Retail Price < $15,000 = No Deposit
  › Retail Price > $15,000 = 5% Deposit

48-MONTHS

» Divisor 24
» Rate 50/50
» Security deposits are as follows
  › Retail < $15,000 = No Deposit
  › Retail > $15,000 = 5% Deposit
  › Auto Pay Recommended

60-MONTHS*

» Divisor 27
» Rate 55/45
» Initial payment and deposit due at signing
» Security deposits are as follows
  › Retail < $15,000 = No Deposit
  › Retail > $15,000 = 5% Deposit
  › Auto Pay Recommended

72-MONTHS*

» Divisor 30
» Rate 60/40
» Initial payment and deposit due at signing
» Security deposits = 7%
» Auto Pay Required
» Minimum price = $12,000

* Not available in all states.

UPDATED 10/19/26

USED INVENTORY TERMS

BUYBACK OPTION

Dealers can buy back any used HCI products within 14 days of pick-up. The terms of the buyback are as follows:

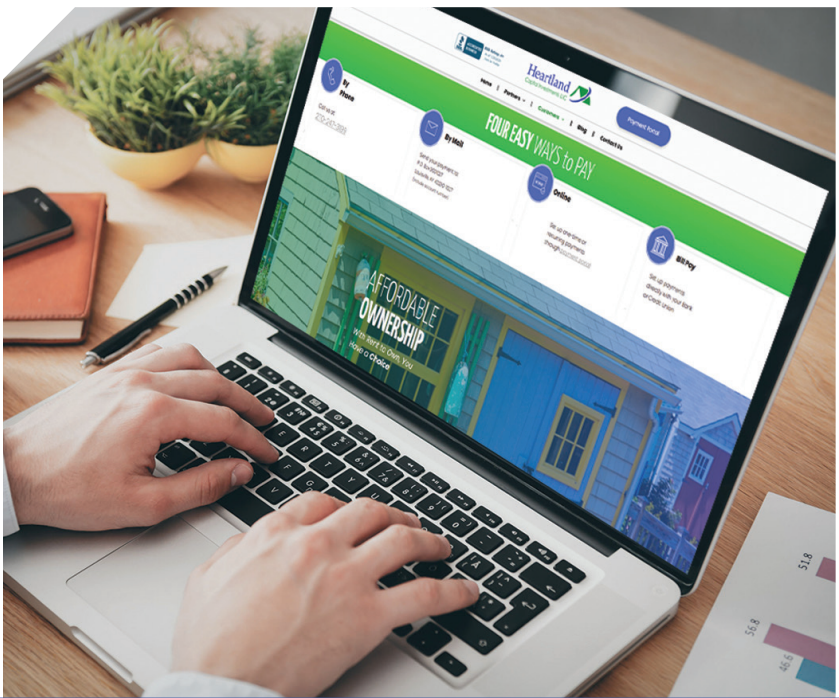
» Buildings with 12 or more payments made are eligible for a 50% buyback of the most recent RPA price. Buildings with less than 12 payments made will be eligible for a 65% buyback of the most recent RPA price.
» Dealer will indicate on the pickup confirmation how they would like to pay.
» Dealer should ensure HCI has a valid resale tax-exemption certificate on file for their business.
» No commission or delivery fees will be paid.

MANAGED INVENTORY OPTION

If dealer chooses not to buy back, resale price will be determined between HCI and dealer.

» HCI pays dealer a portion of the resale price as a commission when the product is resold (after dealer sends payment and proper paperwork).

This program will apply to all assets currently held in HCI's used inventory and any recovered assets going forward until the end of the calendar year.





HEARTLAND REWARDS PROGRAM

ANNUAL RTO SALES > $250K

» 5% Premium
  › 24- and 36-month contracts < $12K
  › Excludes contracts that don't make more than 3 payments

» 3% Premium
  › 48- and 60-month contracts < $12K
  › Excludes contracts that don't make more than 3 payments

*** Incentives excluded on 72-month contracts.**

*** Paid monthly.**

***Annual sales based off trailing 12 months.**

ANNUAL RTO SALES < $250K

» 3% Premium
  › 24- and 36-month contracts < $12K
  › Excludes contracts that don't make more than 3 payments

» 2% Premium
  › 48- and 60-month contracts < $12K
  › Excludes contracts that don't make more than 3 payments

*** Incentives excluded on 72-month contracts.**

*** Paid monthly.**

*** Annual sales based off trailing 12 months.**

TERMS

» Maintain in good standing per our dealer agreement

» Have less than 35% non-performing agreements, 30-day pickup average or less, less than 4.2% idle inventory to total inventory with less than 95-day average

» Portable buildings and shipping containers only (decks, swing sets, carports, playhouses, gazebos and animal structures do not qualify)

» New rentals only, re-rented products do not qualify

» Early purchases within the 3-month same-as-cash (SAC) period do not qualify

START YOUR PARTNERSHIP TODAY

Join our team of highly experienced contract management professionals. We will work directly with you to develop and managage successful ownership options for your customers.

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