FAQ – Financial Carrier Services

1. **Who are we (Love's Financial)?**
   For more than a decade, Love's Financial has provided flexible funding solutions for freight customers, including freight factoring, fuel discounts and payment options through the Love's Express Credit program. We provide customizable factoring services for owner-operators and fleets of any size. Love's Financial is part of Love's, which has been fueling customers' journeys for more than 60 years, with more than 660 travel stops and convenience stores in 42 states.

2. **Will there be any changes to the terms of my factoring agreement, and am I required to take any action?**
   Your factoring agreement and its terms will not change. Please email any new invoices for funding to schedulesLS@loves.com. Your dedicated account manager will be reaching out very soon to onboard you to the Love's Financial Client Portal and Love's Factoring mobile app.

3. **Where should I send my invoices now?**
   To submit invoices for funding, please email them to schedulesLS@loves.com. This week you will receive instructions on how to download Love's Factoring mobile app, another option for sending invoices.

4. **Will my payment schedule change? If so, how? When will I get paid?**
   No, your payments and funding cut-off times will remain the same.

5. **Will there be a transition period?**
   Yes, our team is working to transition your freight factoring account, but your current freight factoring services will not experience any interruptions during this transition.

6. **Will I have a new account manager?**
   Yes, you will have a dedicated Love's Financial account manager who will be in touch to discuss next steps with you.

7. **Who should I contact if I have questions during the transition period?** You can call 1-844-417-2300.

8. **How can I learn more about the services and benefits of Love's Financial?**
   Visit lovesfinancial.com.

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