FAQ: Saint John Capital

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, and you are not required to take any action at this time.

3. **Where should I send my invoices now?**
   You will follow the same process for submitting invoices to Saint John Capital and will not experience any funding interruptions.

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 I have a new account manager?**
   You will keep the same account manager you have been working with under Saint John Capital.

6. **Who should I contact if I have questions during the transition period?**
   Don't hesitate to reach out to your Saint John Capital account manager or call 1-847-430-3620.

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

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   Visit loves.com.