FAQ – TBS Factoring

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. **What immediate next steps can I expect from Love's Financial?**
   Over the next few weeks you will be receiving emails from Love's Financial with details on a special fuel offer and other ways you can save with Love's.

4. **Where should I send my invoices now?**
   You will continue to send invoices the same way as you've been doing through TBS.

5. **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.

6. **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.

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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