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**Date:** October 18, 2013

**To:** All Members, Associates, Affiliates and Friends

**From:** Kevin O'Loughlin, NAFA New England Chapter Chair

**Are you ready to go Back to the Future of Fleet Financing?**

You are invited to attend the November NAFA New England Chapter meeting, to be held on **Wednesday, November 13, 2013**, at **Waters Corporation in Milford, MA.**

The focus of this meeting will be fleet financial trends with expert speakers who will discuss the history and trends of fleet financing, including both depreciation and interest shifts as we head back to a more normalized environment, and how these will impact your future fleet budget.

In 2007, the 1 Month LIBOR Rate averaged over 5%. As a result of the financial market upheaval in 2008, interest rates dropped dramatically and the 1 Month LIBOR rate is now less than 1%. Once the automotive and credit markets return to a more normal environment, what financial impact will that have on your fleet costs? Join us to find out:

**Agenda**

9:00 AM	Registration
9:30 AM	Speaker Presentations
11:00 AM	Open Discussion / Q&A
12:00 PM	Lunch

Don't wait for your finance team to ask questions about fleet financial interest rates and depreciation costs. Bring them with you to this 360° review of historic depreciation and interest trends. Get direct assistance from financial experts on planning a strategy to forecast financial impacts and be prepared well ahead of the shift back to a more normalized environment.

Historic LIBOR:



Please register by **Wednesday, November 6, 2013**. Please see **Response Form** for registration details, or update your attendance via our website: [www.nafa-ne.org](http://www.nafa-ne.org)

For your reference, standard registration fees apply, as follows:

- NAFA Member: \$40
- Corporate Colleague: \$50
- Non-Member: \$65

**SAVE THE DATE:** December 11, 2013 / Annual Round Table & Holiday Reception / Holiday Inn - Mansfield, MA