



EXPRESS

Economic Recovery – Who Knows and Does it Really Matter?

By Kevin Hietpas, Director, Sales & Marketing

Is the economy still in recession? – Who knows? Are we on the road to recovery? – Who knows? A person can drive himself “nuts” worrying about things that are beyond their control.

Not too long ago, I read a great book by the legendary UCLA basketball coach John Wooden. Coach Wooden always slept well the night before a big game because he knew that he had done everything possible to prepare his team to perform their absolute best. For people who are losing sleep worrying, his advice was twofold:

- #1) If you have already done EVERYTHING possible to prepare, have some milk and relax – you’ve done all you can.
- #2) If you haven’t done all you

can to prepare, get out of bed and get to work.

In business, as in life, too many people often find it easier to do nothing (except worry) rather than roll-up their sleeves and get to work. Successful people, and business owners, use that sense of worry as a reminder that there is more to be done. More we can do for our customers, and more we can do for our business. That worry should be taken as a “call-to-action”.

As you are talking with customers who are concerned about the performance of their business (their team so to speak), give them a question, and some advice, from coach Wooden. Have they done EVERYTHING possible to prepare? If their

answer is “no”, they should be worried, and they need to do more to prepare. If they have done nothing to prepare or improve their business – they should be worried.

Inside this issue of EXPRESS is a recap of the work we’re doing to improve Dexter’s business: special programs & special financing along with new marketing tools & sales aids. We’re not worrying, we’re working.

When will the recovery get here, who knows? But it will get here. In the meantime, do everything you can do and you’ll be surprised how well you’ll sleep, and how your hard work will be rewarded with better performance. Enjoy this issue.



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BIG Savings Promotion Should Add Excitement to Fall Shows

Experienced laundry owners know that their BIG equipment is where they make their best return. You've also seen a recurring theme in many of the product introductions, feature improvements, and even our advertising over the past months: Bigger & Better. The product introductions and improvements outlined below have been very popular with store owners looking to attract customers and make more money.

- Our new 50lb Big Stack™ dryer
- New larger door openings on our 55lb & 80lb dryers
- New larger capacity designations on all washer models
- New larger door openings and larger capacity coin vaults on our 50lb, 60lb, and 80lb washers

Now, for a limited time, to make it

even more attractive for customers to add the equipment they want (and need) to improve their operations, we are offering BIG discounts on BIG equipment - the BIGGER the equipment, the BIGGER the discount. Think of it as an extra incentive for store owners to do what they know they really should do anyway.

For the months of August, September & October the deals on Bigger & Better equipment from Dexter are BIGGER than ever!

- T-300 Washers => \$25/unit
- T-400 Washers => \$50/unit
- T-350 Express => \$100/unit
- T-600 Washers => \$100/unit
- T-450 Express => \$200/unit
- T-900 Washers => \$200/unit
- 30lb Stack Dryers => \$200/unit
- 50lb BIG STACK™ Dryers => \$300/unit
- T-750 Express => \$400/unit
- T-1200 Washer => \$400/unit
- Single Cabinet Easy Card System => \$500 - (plus 1,000 free Easy Cards)
- Dual Cabinet Easy Card System => \$1,000 - (plus 5,000 free Easy Cards)

The terms of this program are very simple. Place your new order for 5 or more qualifying units between Monday, August 3rd and Friday, October 30th (for shipment within normal lead time), and when your order ships we will reduce your invoice by the appropriate amount per unit. These special incentives are in addition to your company's 2009 Volume Discount as well as the current 3% performance rebate promotion. As the name of this program implies, this is The BIG Sale – our biggest ever!

There are several different marketing support pieces that can be used to promote these specials to customers in your area, and to close any deals you are working on. The busy fall selling season will soon be upon us, so the timing of this program couldn't be better. And with three months to promote these offers, you have ample time to work these specials into your advertising, marketing and merchandising plans – including mailers, open houses, and service events. For more information on how to promote the BIG Sale in your area, call Kim Ritter at 641-472-7078 x 376.

Together with the new Rate Advantage finance program, you have some fantastic tools to attract more customers and to close more deals. While the economic conditions might remain challenging, it's still better to be selling Dexter: great products, attractive financing, and now our BIGGEST discounts ever! If you have any questions concerning this exciting program, please contact your Area Manager.



The **BIGGER** the Equipment,
The **BIGGER** the **DISCOUNT!**
For a Limited Time!



T-300 Double Load

T-400 Triple Load

T-600 Maxi Load

T-900 Mega Load

T-1200 Magnum Load



T-350 Double Load
EXPRESS

T-450 Triple Load
EXPRESS

T-750 Maxi Load
EXPRESS



T-30X2 *EXPRESS* Dryer

T-50X2 *EXPRESS* Dryer

Ask About Rate Advantage Financing!

Contact your Dexter Authorized
Distributor Today for More Details!



DEXTER
LAUNDRY

1-800-524-2954 • www.dexterlaundry.com



Single Cabinet System

Dual Cabinet System



**PLUS Easy Card™
Double Card Bonus!**
1,000 cards for a
single store
5,000 cards for
a dual system.

Dexter Financial Launches “Rate Advantage” Financing

For the first time in our industry Dexter Financial Services is pleased to offer customers the lower payments, significant interest savings, and cash flow advantages of a lower rate variable rate contract, while under the same program providing an option for long term interest rate security through a unique, low-cost, convert-to-fixed option.

For the first time in our industry, Dexter Financial Services is pleased to offer a competitive finance promotion that offers laundry customers competitive payments and interest savings, while providing security against future high interest rates.

This program was specifically designed to help store owners keep their payments lower and reduce their interest costs in today's competitive commercial laundry business climate.

Historically, the main objection to variable rate contracts has been concern for the potential “never-ending” rate increases

that result in payments becoming un-affordable. We understand this concern and we've developed Rate Advantage to give buyers greater peace of mind with regard to interest rates. With variable rates currently a couple of points more attractive than fixed rates, we believe Rate Advantage gives buyers the opportunity to take advantage of this difference, and potentially save thousands in interest over the life of their loan. With this concept being new for our industry, we want to be as clear and straightforward as possible in

order to help customers make the best decision for their business. Here is how the program will work:

Rate Advantage is a variable rate program

- o Future rate changes (if any) will be based on changes in the U.S. Prime rate as published in the Wall Street Journal (WSJ) – currently 3.25%.
- o Dexter Financial Services has a minimum Prime rate of 6.5%. Rate Advantage contracts will not be subject to any increases until the WSJ published U.S. Prime rate is greater than 6.5%.

The loan documentation required for Rate Advantage is the same as other DFS programs, with the one addition being a 0.5% finance origination fee on all Rate Advantage contracts. That amount can be paid up-front or simply added to the amount financed.

- o Example: a \$100,000 equipment purchase: The origination fee of 0.5% (in this case \$500) can be paid up front, or added to the amount financed making the



contract amount \$100,500.

At any time during the life of the contract, if a customer wishes to convert their Rate Advantage contract from variable to fixed, they simply contact DFS to make this request. When they make the conversion, the rate on the contract will be increased by 1.0% from the variable rate currently in effect, and the customer will be charged a conversion cost of 1.0% of the remaining loan balance – in most cases the conversion fee can be added to the loan amount outstanding. The Prime rate used for determining the new fixed rate will be the DFS minimum of 6.5% or the U.S. Prime rate as published in the WSJ on the next business day following the request (whichever is greater).

o Example: After three years of payments on a \$300,000 purchase, the customer sees that interest rates have been

rising, and they are concerned that rate increases will continue. Their current interest rate is still 7.99%, but the WSJ Prime rate has risen to 6.0%. The customer's remaining loan balance is at \$195,000.

o They call DFS to request a conversion. After the conversion, their new interest rate will be 8.99% (the current effective rate of 7.99% plus 1.0%), and the new balance will be \$196,950 (the remaining balance of \$195,000 plus the conversion cost of \$1,950). In this example, the customer has benefited with 3 years of significantly lower payments by choosing Rate Advantage, and now has a fixed rate of 8.99% for the remaining four years of their contract.

The Rate Advantage finance special is available for new applications received between

8/1/09 and 11/30/09 with equipment installation and project funding by 1/29/10. The early introduction and long timing of this special will give you plenty of time to promote this offer in your market area, and to work the program into the mix of specials being offered at fall Open Houses and service events.

Enclosed in this newsletter are two separate rate sheets. The first is a recap of this new special, and the second is a copy of the rate sheet for basic DFS programming.

While we believe that there are significant advantages to the Rate Advantage special, any customer can still get "normal" DFS financing if that's what they prefer.

If you have any questions, please contact Dexter Financial, your Dexter Area Sales Manager.

Amount Financed	Note Terms (Months)		
	36-60	72	84
\$10,000 - \$74,999	8.99%*	NA	NA
\$75,000 - \$149,999	8.49%*	8.49%*	8.49%*
\$150,000 - \$299,999	8.29%*	8.29%*	8.29%*
\$300,000 +	7.99%*	7.99%*	7.99%*

* Rate Advantage is a variable rate program. Rate varies with amount financed, Rates listed are current as of 8/1/09, and are based on DFS minimum Prime rate of 6.5%, plus 1.49%, 1.79%, 1.99% or 2.49% depending on the amount financed. If U.S. Prime (currently 3.25%) rises above 6.5%, the rate on Rate Advantage contracts will increase.



DEXTER
FINANCIAL

Take Advantage of Today's Low Interest Rates with Dexter's **RATE ADVANTAGE** Special!

Benefit today with our lowest variable rates, with a special option to easily convert to a fixed rate contract if your outlook for interest rates changes.

Dexter's **RATE ADVANTAGE!**

- Peace of Mind Guaranteed
- If rates stay low, you win with the lowest possible rate!
 - Rates as low as 7.99%*
 - Lower payments and lower interest cost compared to current fixed rates
 - Build equity faster
- If the rate environment changes – you still win!
 - The option to convert from variable rate to an attractive fixed rate at any time**
 - Minimal cost
 - A pre-set rate conversion schedule

Why wait any longer? The time is now to improve your business with Great Looking, Long Lasting & Energy Efficient Dexter washers & dryers!

RATE ADVANTAGE Rate Schedule

Amount Financed	Note Terms (Months)		
	36-60	72	84
\$10,000 - \$74,999	8.99%*	NA	NA
\$75,000 - \$149,999	8.49%*	8.49%*	8.49%*
\$150,000 - \$299,999	8.29%*	8.29%*	8.29%*
\$300,000 +	7.99%*	7.99%*	7.99%*

* Rate Advantage is a variable rate program. Rate varies with amount financed. Rates listed are current as of 8/1/09, and are based on DFS minimum Prime rate of 6.5%, plus 1.49%, 1.79%, 1.99% or 2.49% depending on the amount financed.

** Conversion cost equal to 1% of remaining loan balance at time of conversion. The new fixed interest rate upon conversion is the variable rate in effect at the time of the conversion plus 1% (i.e. if the original interest rate was Prime plus 1.49% (with the minimum prime of 6.5%), and the conversion is made after the Prime rate has increased to 6.75%, the new fixed interest rate will be 6.75% + 1.49% = 8.24%. Dexter Rate Advantage special is available to qualified applicants for finance applications received between 8/1/09 and 11/27/09. A loan origination fee of 0.5% required on all Rate Advantage contracts. All projects must be funded by 1/29/10. For complete program details or information on the full range of Dexter Financial programs, visit www.dexterfinancial.com.

Rate Advantage Program Terms

- No application fee (nominal doc fee)
- 90 day deferred payment option
- No security deposit
- Contract lengths up to 84 months
- Finance origination fee of 0.5% required
- Financing available up to 100% of manufacturers list price for qualified applicants
- Non-refundable finance commitment fee and documentation fee required ***
- Automatic debit from checking account for monthly payments is required
- Minimum finance amount \$10,000
- New equipment purchases only
- No prepayment penalty for full prepayment of note; however partial prepayments not accepted
- Certain limitations and restrictions apply
- Equipment package must consist of 75% Dexter equipment
- Equipment packages containing non-Dexter manufactured washers (including top-loaders), dryers and/or card systems are subject to \$20,000 minimum finance amount and higher interest rates
- Applications must include personal financial statement, two years tax returns, three months bank statements, underwriting questionnaire, proforma for deals over \$75,000, and any other information DFS may require
- Valid only in the United States
- Subject to credit approval

*** Commitment fee includes documentation fee plus payment #1, which is applied at the time of first payment

For finance applications received 8/1/09 - 11/30/09. Installation must be complete by 1/29/10. For complete details on the complete range of Dexter Financial programs visit www.dexterfinancial.com.



Dexter Financial offers a multitude of financing solutions, including; lease, fixed-rate note, and variable-rate note options. You will find our rates among the lowest and payment plans among the best in the industry. We encourage you to contact our helpful, dedicated staff and determine which financing solution is right for you.

Variable Rate Promissory Note Program

Amount	Financed Rate	Current Rate	Note Term in Months
\$10,000-49,999	Prime + 3.50%	10.00%	36, 48, 60
\$50,000-149,999	Prime + 3.00%	9.50%	36, 48, 60, 72
\$150,000-299,999	Prime + 2.50%	9.00%	36, 48, 60, 72, 84
\$300,000+	Prime + 2.25%	8.75%	36, 48, 60, 72, 84, 96*

Prime Rate is the rate published in The Wall Street Journal.
Prime Rate Floor of 6.50% for Variable Rate Promissory Note Program. * 96 month term is available for qualified customers.

Fixed Rate Promissory Note Program

Amount	Financed Rate	Current Rate	Note Term in Months
\$10,000-49,999	Prime + 4.75%	11.25%	36, 48, 60
\$50,000-149,999	Prime + 4.25%	10.75%	36, 48, 60
\$150,000-299,999	Prime + 3.75%	10.25%	36, 48, 60
\$150,000-299,999	Prime + 4.00%	10.50%	72
\$150,000-299,999	Prime + 4.25%	10.75%	84
\$300,000+	Prime + 3.25%	9.75%	36, 48, 60
\$300,000+	Prime + 3.50%	10.00%	72
\$300,000+	Prime + 3.75%	10.25%	84, 96*

Prime Rate is the rate published in The Wall Street Journal.
Prime Rate Floor of 6.50% for Fixed-Rate Promissory Note Program.
* 96 month term is available for qualified customers.

Program Terms

- No Application fee (nominal documentation fee).
- No security deposit.
- Terms up to 96 months.
- Up to 100% of list price financing.
- Non-refundable Commitment & Documentation Fee required.
- Automatic debit from checking account for monthly payments is required.
- Available for established applicants.
- Minimum finance amount is \$10,000.
- Equipment package must consist of 75% Dexter equipment.
- Equipment packages containing non-Dexter manufactured washers (including top-loaders), dryers and/or card systems are subject to \$20,000 minimum finance amount and higher interest rates.
- No prepayment penalty for full prepayment of note; however, partial prepayments are not accepted.
- Interest rate fluctuates with Prime rate each month. The Prime rate used for interest calculations will be that which is published by The Wall Street Journal on the first day of the then current month.
- Applications must include personal financial statement, two years tax returns, three months bank statements, underwriting questionnaire, proforma for deals over \$75,000, and any other information DFS may require.
- Valid only in the United States.
- Subject to credit approval

Contact Michelle, Judy or Aaron at 800-926-8230 with any questions regarding these programs, or the Dexter Financial financing in general. You may also reach us by fax at (319) 364-6502 or e-mail at info@dexterfinancial.com.

How To Promo Dexter's Latest Specials In Your Market

With the BIG Sale and Dexter's Financial's hot new "Rate Advantage" Financing promotion, now is a great time to be promoting Dexter! So how do you maximize these hot new promotions in your area?

1 Inform Your Team. Make sure everyone on your staff from sales, to order entry to installation knows about these hot new promotions and is able to discuss them with customers. The more informed that your reps are—the better they will be able to present these programs to both new and existing customers.

2 Tell Them About It! While Dexter is doing some national marketing on these promotions, your customers may not hear about these hot opportunities to help them build or upgrade their stores. So your job is to tell them about it!

Make phone calls, send e-mails and mailers, get out and visit store owners to tell them about the promotions in person. The more contacts you make to tell them about Dexter's BIG Sale pricing and hot financing, the more opportunities you'll have to close the deal.

Consider sending a mailer out to your entire customer list to let them know about these specials. Pre-designed postcard art is available, or something specific for your market can also be developed. Mailing lists complete with contact names and phone numbers for follow-up are also available. Just call Kim at Dexter Marketing at 641-472-7078 x 376.

3 Schedule a Sales Event While many distributors already have fall events scheduled, if you do not have an open house or service school scheduled for the remainder of 2009—now may be the time to reconsider. Open House events are proven sales opportunities and a great way to showcase new products and promotions to your customer by giving you a chance to discuss in person. For ideas and suggestions, or to schedule an upcoming event, talk to your Dexter Area Sales Manager.

4 Incorporate Into Your Advertising. To get maximum exposure, be sure to include information on the BIG Sale



and Rate Advantage financing wherever you are advertising. Include the information in your ads, on your website, even include the information on your telephone on-hold and voicemail recording.

Contact in at Dexter Marketing for artwork assistance or additional ideas on how you can incorporate these promotions into your advertising. Flyers and mailers are available — ask your Dexter Area Sales Manager for more details.

Advertising space is still available in Dexter's group advertising programs for The Journal and American Coin Op. These programs offer a discount over the normal publication's advertising rates and minimize your out of pocket expenses by allowing

you to take your co-op advertising reimbursement up front for the ad. Call Kim at Dexter Marketing at 641-472-7078 x 376.

5 Market to your existing customer base. While you're most likely already promoting these specials to new customers—don't forget your existing customer base! Be sure to reach out to your customers who have already purchased. They may be interested in upgrading their equipment or opening up a new location.

Authorized Dexter Coin Laundry Distributor

Southern CA
Call Tami Hans
1-800-633-7153 x 207

Northern CA & Nevada
Call Bryan Maxwell
1-800-633-7153 x 316

California Central Valley
Call Kurt Archer
1-800-633-7153 x 216

Arizona & Southern NV
Call Scott Harrington
1-800-633-7153 x 218

Oregon & SW Washington
Call Jim Wright
1-800-633-7153 x 103

AK, WA & West

BIG SAVINGS!

Now is the Time to Buy Dexter!
The **BIGGER** the Equipment,
The **BIGGER** the **DISCOUNT!**
Save up to \$400 per machine!

7-800 Double Load 1-400 Triple Load 1-400 More Load

Ask About:

- Special Factory Pricing
- Door & Raffle Prizes
- Factory Reps Credits
- Free Food & Refreshments
- Parts Discount
- Special Financing
- All Vendors Offering Show Discounts

Vendor Present:

- D&M Equipment
- D&M Parts
- Dexter Laundry
- Dexter Financial
- Veri-Site
- Easy Card
- Rowe Chargers
- Hamilton
- ESD
- Caco/Solaratic
- R&B Wire Company
- Lockstar
- CLA
- Integrity Energy
- Invision
- LNS - (Scan)
- CMO Security

See All the latest Dexter Equipment on display including Dexter's New 40" Laser Washers!

MIDWEST OPEN HOUSE & TRADE SHOW!

Thursday - September 24, 2009
9:00 am - 6:00 pm
Holiday Inn North Shore
5300 W. Touhy Ave. Skokie, IL
Call 1-800-451-3876 To RSVP Today!

D&M Equipment Company

Our mission is to increase growth of coin-operated equipment in the coin-operated laundry, laundromat, and service sectors. We will succeed by delivering superior customer service and quality representation.

Service You Can Trust. Experience You Can Rely On.

Contact Us Today for a **FREE** Professional Store Analysis!

- Dexter Laundry Equipment
- Money Card Systems
- Financing Available
- Toploaders
- Store Planning & Design
- Parts
- Service
- Changes

Ask About Dexter's **RATE-ADVANTAGE** Financing and On-Dexter Commercial Laundry Equipment

Scott Equipment Inc.
LAUNDRY SYSTEMS
8010 International Parkway, Houston, Texas 77052
(281) 221-1466 • (713) 646-2468
www.scottequipment.com

Authorized Coin Laundry Distributor • Serving Texas Since 1967

BIG SAVINGS!

The **BIGGER** the Equipment,
The **BIGGER** the **DISCOUNT!**
For a Limited Time!

What Items Qualify for Co-op Advertising Reimbursement?

Eligible Items

- Advertising that includes the Dexter name and/or logo
- Advertising that portrays Dexter in a positive and appropriate manner
- Print advertising, yellow pages, brochures, or direct mail
- Interior and exterior signage, and graphics
- Events related to the sale and promotion of Dexter product
- Literature, catalogs and other marketing related materials purchased from Dexter

Ineligible Items

- Marketing materials that do not feature the Dexter name or logo
- Marketing that features the Dexter name or logo in a negative or inappropriate manner
- Expenditures that do not have an invoice, receipt or statement
- Travel costs, meals or lodging
- Staffing or labor costs
- Trainings or seminars
- Membership dues or subscriptions
- Office supplies such as toner cartridges, photocopy paper, or postage (not related to an event)
- Rental of office equipment such as copiers or computers
- Equipment or parts (with the exception of marketing literature or promotional items)
- Easy Cards or custom Easy Cards
- Expenses for businesses unrelated to Dexter or marketing the Dexter product

2009 Co-op Advertising Reimbursement Deadline is December 31st

The deadline for submitted your 2009 co-op advertising claims is December 31st, 2009. Do you have your materials submitted for reimbursement?

Below are a few tips to help you wrap up your 2008 claims. If you have any questions on your remaining balance, or how the program works, please contact your Area Sales Manager or Kim Ritter at 641-472-7078 x 376.

- **Submit your big bills first!**

This maximizes your co-op reimbursement and helps you get paid back sooner!

- **Send your co-op claims directly to Dexter.** Please

send all claims to Kim Ritter, Marketing Manager, Dexter Laundry, Inc., 2211 W. Grimes, Fairfield, IA 52556, U.S.A.

- **Include an invoice or billing statement from your vendor with every claim.** Internal paperwork, handwritten requests, purchases orders, credit card statements, check stubs, or photocopies of checks are not accepted. Claims submitted without an invoice or billing statement will not be reimbursed.

- **Submit your co-op claims often.** Just got a bill for your third quarter advertising? Send it in today! While you have 90 days, the sooner you submit your advertising claims—the sooner you get your credits!

- **Include samples.** Include samples, photocopies, or photos of your marketing materials with your claims. For trade shows or events, include a couple photos from the event. Claims submitted without these samples will not be reimbursed.

- **Respond quickly when asked for additional information.** If your claim is missing necessary paperwork such as an invoice or sample of the piece, you will be notified. Your claim cannot be processed until this additional info is received, so please provide any requested info ASAP.





Dexter Authorized Distributor Co-op Advertising Claim Form

REMINDER:

All claims **MUST** be
submitted within 90
days of publication.

Name: _____ Distributor Name: _____

Phone: _____ Fax: _____

Date	Product(s) Advertised	Form of Advertising (print, event, signage, etc)	Total

Please attach copies of paid invoices and tear sheets or copies of ads. If advertising expense is for an event, please include photos or proof of completion. Please send completed form with these attachments to: Kim Ritter, Marketing Manager, Dexter Laundry, Inc., 2211 W. Grimes, Fairfield, Iowa 52556, USA.

For Dexter Use Only: (Do not complete this section.)

Total Cost: _____ Total Eligible for Reimbursement: _____

Approved: _____ Date: _____

Date Credit Given: _____ Amount: _____

New Dexter Banners and Floor Mats Are Now Available!

By popular request, Dexter now has several hanging banners and floor mats available for order. All of these items are eligible for 50% co-op advertising reimbursement. Call the Dexter Parts Department today at 1-800-524-2954 for more details or to place an order.



Heavy duty 6" x 2" vinyl banner with hanging grommets.
American Made Equipment 0995-101-004 \$49.95



Heavy duty 6" x 2" vinyl banner with hanging grommets.
Grand Opening 0995-101-001 \$49.95



Heavy duty 6" x 2" vinyl banner with hanging grommets.
Coming Soon 0995-101-003 \$49.95



Heavy duty 6" x 2" vinyl banner with hanging grommets.
Now Open 0995-101-002 \$49.95



Heavy duty 6" x 2" vinyl banner with hanging grommets.
Authorized Distributor 0995-101-005 \$49.95



Dexter Laundry Walk Off Mat With Rubber Back

3' x 4' Mat (33" x 45") 0995-102-002 \$99.95

4' x 6' Mat (45" x 69") 0995-102-001 \$149.95