



## Boat Loans



## Closing & Escrow Services



## RV Loans

# Sterling Acceptance Corporation New Year 2016 Newsletter

*Proudly serving the recreational finance industry since 1987!*

## Greetings!

Because of you, Sterling Acceptance Corporation has wrapped up another **EXCELLENT** year in 2015! We would like to extend our gratitude & thank each one of you for allowing us to work with you. We genuinely hope to hear from you, work more with you, and assist you in 2016. Wishing everyone a successful new year!!

*With our team offering over 40+ years of industry knowledge and expertise, you will be well taken care of here at Sterling Acceptance. We will walk you through your entire purchase, & offer support*

## February Rates

as low as

**3.99%**

Click [HERE](#) to view  
Boat Loan Rates

Click [HERE](#) to view  
RV Loan Rates



*EVERY step of the way. We have exclusive financing options that cannot be matched, offer in-house USCG documentation, state titling services, and yacht insurance; your true one-stop-shop.*

***From Your Friends at Sterling  
Acceptance Corporation***



**Upcoming Boat Shows**  
*Come out to see our smiling faces  
and get your finance process  
started right away!*

**February 4-7, 2016**

Providence Boat Show  
Providence, RI

<http://providenceboatshow.com/>

**February 11-15, 2016**

Miami International Boat Show  
Miami, FL

<http://www.miamiboatshow.com/>

**February 13-21, 2016**

New England Boat Show  
Boston, MA

<http://www.newenglandboatshow.com/>

**March 17-20, 2016**

Palm Beach International Boat Show  
West Palm Beach, FL

<http://www.visitwpb.com/palm-beach-international-boat-show/>

**A Message From The  
President**

## Contact Us

410.268.1545 / 800.525.0554

Fax: 410.268.3755

[financing@sterlingacceptance.com](mailto:financing@sterlingacceptance.com)

1 Melvin Avenue  
Annapolis, MD 21401



## About Us

**Sterling Acceptance**  
was formed in 1987 by avid boaters as well as banking experts. We offer Yacht and RV Financing, Coast Guard documentation, State Titling Service and Yacht Insurance. We are headquartered in Annapolis, Maryland and have a team of sales managers nationwide. Please click "read more" below to view our sales team and corporate headquarters staff and how to contact us!

[Read More](#)



## Find Your Open Road

Please keep us in mind for your **RV financing!** We offer competitive rates and financing options for you to choose from.

[Scan](#) this to be taken directly to our RV website for more



Thanks to everyone for your business over the years! Sterling Acceptance is excited about the upcoming Boat Show season where we will be exhibiting from Boston, to Miami, to California to Virginia and back to Annapolis. We really appreciate our loyal customers and value our great dealer relationships. We look forward to working with you on new boat purchases, pre-enjoyed boats or refinancing your existing loan to the great rates available today. Our Annapolis office is also geared up to do your Coast Guard documentation, Escrow services or yacht insurance quotations.

Stop by and see us as the shows! Have a great spring boating season!

Best always,

Karen Trostle

Karen will be featured in the February 2016 edition of Soundings Trade Only magazine! Read more [HERE](#) from her Q&A session to get insight to why she started the business and how the industry looks today!

## The Show Will Go On...

*The Miami International Boat Show has found itself  
a new home*

information and to apply online!



## RV Buying & Financing Tips

So, you've decided to enjoy the RV lifestyle. Like many others, you may be wondering where to start.

Our team has put together a list of buying and financing tips to answer your questions and ensure you find the perfect RV for your wants and needs!

Read more [here](#)

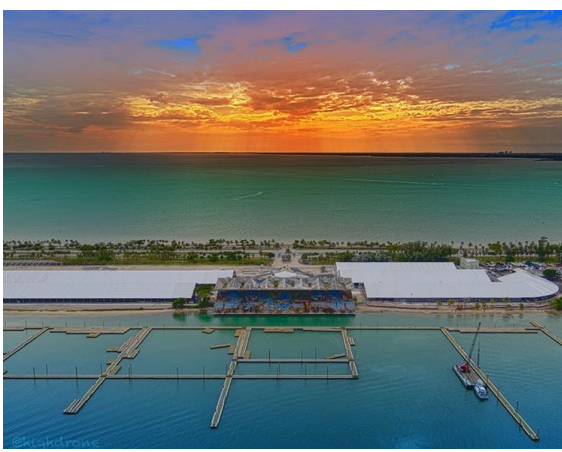


## Closing & Escrow Services

Clients who pay cash still need Coast Guard Documentation & State Titling work to be done.

Sterling Acceptance offers Closing & Escrow services to all of our customers as well as our brokers. Read more about this service [HERE](#) and use the contact information below to contact our documentation specialist, Betty Smith.

410.268.1545 / 800.525.0554



Since 1969, the Miami International Boat Show was held at the Miami Beach Convention Center. In 2016, the new host venue will be the Miami Marine Stadium Park & Basin. Not only is the show getting a new location; many other parts of the show have been updated as well!

Click [HERE](#) to read more

## Winter Upkeep Tips

*The off-season months can greatly affect your boats; prepare with caution*

*By: Dave Trostle*

As a fellow boater, Dave knows how the care taken of your vessel during the off-season months can affect the in-season months. From personal experience, he put together an overview of what he thinks the best tips for upkeep are while your boat isn't in active use.

Click [HERE](#) to read more

## New Jersey Cuts Sales Tax in Half

*Following the tax cap trend set by Florida*

*By: Heather Cavey*

Five years ago, Florida became the first state to adopt a sales tax cap on vessel purchases. They set



## The Pre-Approval Advantage

*Sterling Acceptance Corporation™ recommends that you get pre-approved for your recreational loan.*

Eliminate wasted time and frustration. Know what you qualify for **before** you start negotiating a purchase price. When sellers know you are already pre-approved & have your financing in order, they are more likely to accept your deal! For more information, click the link below.

[Read More](#)



## Apply online NOW Quickly and Easily!

It's only one **click** away!



## Yacht Insurance

*Offered at Sterling Acceptance Corporation*



their cap at \$18,000 or 6% of the first \$300,000 of the purchase price. States began to follow in their footsteps and New Jersey is the most recent one to lower their tax rate and put a tax cap into place.

Read more [HERE](#)



**GLOBAL  
MARINE  
INSURANCE  
AGENCY**

## Finance Advice From The Experts

Sterling Acceptance works hard to help our customers have the best buying experience possible. These articles are meant to assist our customers in the finance process. We hope our knowledge is beneficial to you, and encourage you to contact us with any questions!

*Click the headings to read the full article*

### [Liquidity and Net Worth](#)

*Facts, tips, & explanations on what marine lenders expect*

### [Credit Reports & Recreational Lending](#)

*Why we need them; How we use them;  
What you should know*

### [Another Good Reason to Finance Your Boat Purchase](#)

*Financing your boat purchase may earn  
you a major tax deduction*

### [Collateral Values](#)

*Insight to the way recreational lenders  
will value your collateral*

## Local News

*Check out local news stories below that may affect  
you, your family or friends*

Winter Storm Jonas hit areas of the North East pretty

Through our relationship with Global Marine Insurance Agency, we have the ability to offer your clients a wide range of yacht insurance programs. With our variety of A+ rated US companies, including full time Florida coverage, we can provide your clients with the best coverage options available.

[Read More](#)



## Top Ten Healthiest New Year's Resolutions

*& How to Stick to Them*

*By: Heather Cavey*

"If you're tired of starting over,  
stop giving up" ~ Unknown

Health.com came up with a list of the top ten healthiest New Year's Resolutions and we thought we would share them with you! Along with some tips to make sure that no matter what your resolution is, you are successful in meeting it.

See more [here](#)



hard. For some cities, this was the biggest single snowstorm in history! Luckily, Groundhog Day was February 2nd and Puxatwaney Phil predicted that spring will come early this year.

Click [here](#) to read more about Jonas' effects

## News from the US Coast Guard

### *Are you waiting on documentation?*

In lieu of the end of summer boating season, on October 22, 2015, the Coast Guard has suspended the issuance of Temporary Certificates of Documentation (TCOD). If you are waiting on something from the Coast Guard, click the link below to see what dates the National Vessel Documentation Center (NVDC) is currently working on in regards to documentation.

[Read More](#)

## *What are we up to?*



Dave recently moved his and Karen's Post 50 "The Sterling Lady" from Maryland to Florida for the

## See What Our Customers Have to Say...

"Sterling Acceptance has made all our boat loans easy and pleasant experiences. We have purchased three Post boats since 1997-2004 and Sterling Acceptance has always been a pleasure to deal with and always makes us feel like family."

~ MB

"I wanted to personally thank Betty for her assistance EVERY time I had a question. Her level of service is far superior to anyone I have dealt with over the years."

~ JD

[Read More Here](#)



## Articles from the past

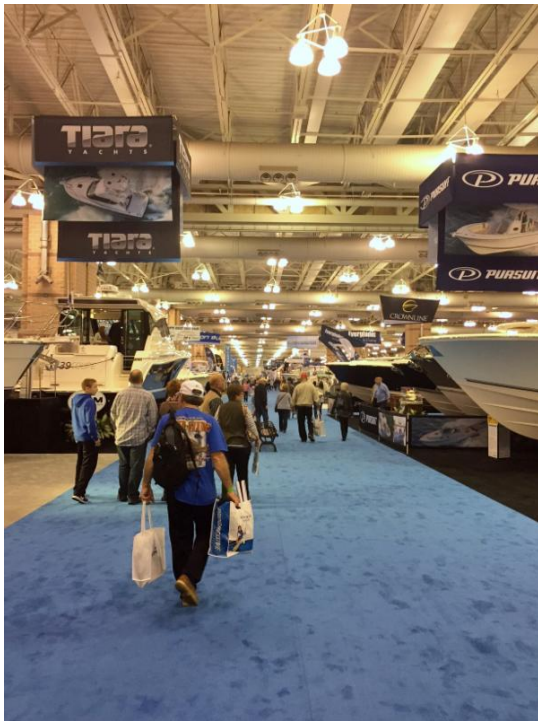
Some articles are just too good to not continue! See below for links to past newsletter articles that are still worth reading!

- [Young Boaters Importance](#)
- [Healthy Living From Land to Sea](#)
- [The "SUP" Craze: What Is It All About?](#)

winter.



Karen and Dave's golden retriever "Beemer" on their boat in Florida.



Rachael Murphy attended the Atlantic City Boat Show in Atlantic City, NJ! The show was the biggest it's been in years!



Sterling Acceptance is growing and looking for



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Scan to be taken directly to our website!



talented individuals to join our team!

We are currently seeking:

**Regional Sales Manager- Florida East Coast**

For more information, visit our website

[www.sterlingacceptance.com](http://www.sterlingacceptance.com)

Send your resume to Karen Trostle

[karen@sterlingacceptance.com](mailto:karen@sterlingacceptance.com)



*Our webpage has been updated to allow you easy access to exactly what you're looking for! Apply online, inquire for rates & programs, and find a sales manager in your area to accommodate you! All from your smart phone, iPad/tablet, or computer!*

**[www.sterlingacceptance.com](http://www.sterlingacceptance.com)**

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*We truly value our relationship with our customers, colleagues, and friends, and look forward to servicing you for many years to come.*