

# RDX Lease Purchase Program

**Location: Memphis, TN**

**Revised Sep 29, 2025**

At **RDX**, we know what it means to chase the American Dream. Our company was founded by immigrants who became truck drivers themselves. That's why we built a Lease Purchase Program designed around one simple mission: **help drivers succeed and own their truck without hidden traps.**

"We take pride in knowing that our Owner Operators' aspiration to advance, plus our knowledge of the business, is the best formula for success. It's a privilege to work with them."

— **Roumen Denkov, President of RDX**

"We focus on the driver – this is our recipe for success. Simple as that."

— **Dee Tchoparov, Vice President of RDX**

## Why Choose RDX?

- ✓ **No Down Payment**
- ✓ **No Credit Check**
- ✓ **No Balloon Payments**
- ✓ **No Forced Dispatch**
- ✓ **Own your truck in as little as 6 months!**

With RDX, you're not just leasing a truck — you're building ownership, freedom, and long-term stability.

## Program Highlights

- **Term:** 36 months (most drivers complete early and own their truck in ~18 months)
- **Driver Pay:** 88% of every load
- **Fuel Cards:** 100% of discounts go back to the driver
- **Tire Discounts:** Available at select locations
- **Weekly Settlements:** Paid via direct deposit
- **Bonuses:** Clean inspection bonus + referral bonus
- **Support:** A team of dispatchers available for every driver
- **Equipment Backup:** Loaner trucks and trailers available during repairs

- **Freight Options:** Both spot-market loads and customer freight

## How Driver Pay Works

At RDX, **our driver gets paid first.**

- You earn **27%–30% of gross revenue** each week based on your weekly settlement tier.
  - \$0 – \$2,000 → 27%
  - \$2,001 – \$3,000 → 28%
  - \$3,001 – \$4,000 → 29%
  - \$4,001+ → 30%
- After the driver is paid out, the **remaining revenue covers all truck-related expenses** including:
  - Monthly bills (insurance, trailer rental, ELD, PrePass, occupational accident insurance)
  - Fuel costs
  - Maintenance costs

Any leftover balance after expenses is held in your **Escrow Account**.

## Truck Expenses (Billed Monthly)

To keep things simple, **truck expenses are billed once a month** (not weekly). These include:

- **Truck & Trailer Insurance** (includes cargo, general liability, and non-trucking liability) – cost based on truck value and trailer pulled
- **Trailer Rental** – \$450 to \$600 per month, depending on type of trailer, year etc.
- **Occupational Accident Insurance** – monthly premium
- **ELD Service Fees** – monthly
- **PrePass**– monthly

## Maintenance & Escrow Support

RDX is committed to supporting our drivers with truck maintenance.

- The **Escrow Account** is built from leftover revenue after driver's pay and expenses.
- Escrow funds are used to cover:
  - Maintenance & repairs
  - Monthly truck/trailer expenses
  - Truck payments toward ownership
  - Fuel and any other truck/trailer related expenses

 **Once your Escrow Account has enough to cover the remaining balance on your truck note, the truck is paid off in full — and the title is signed over to you.**

### **Additional Benefits**

- Driver controls **home time**
- Driver has the **final approval on loads**
- Rider policy available
- Lumper and roadside assistance (24/7/365)
- Annual inspections on-site when needed
- Occupational Accident Insurance

### **Qualifications & Requirements**

- CDL Class A
- Hazmat Endorsement – **required**
- 2 years of verifiable Tractor-Trailer experience in the last 3 years
- No more than 2 moving violations in the last 3 years
- No more than 2 preventable accidents in the last 3 years

### **Why RDX Stands Out**

Unlike other companies, **we built this program for drivers, by drivers.** We give you the tools to succeed, the respect you deserve, and the ability to truly own your truck.

 **Ready to take the wheel of your future?** Contact RDX today about Lease Purchase opportunities.