

# Benefits of financing

## Reasons to finance your next business purchase

### Conserve cash

Have a fixed, regular payment with no money down. Save cash for other revenue generating activities.

### Flexible custom solutions

Since we are a non-bank financing provider, we offer even more finance solutions.

Custom Payment Structures: We offer a wide range of payment structures such as monthly, quarterly, deferred, skip, pay per use, bridge to budget, and step lease programs. Tell us what you need and we will do our best to accommodate.

Term Lengths: We customize any term. Standard terms range from 12 to 60 months.

End of Term Options: Flexible solutions that allow you to purchase the equipment for the fair market value (FMV), \$1 buyout, renew for a specified term, or upgrade the equipment.

### Upgrade technology

Avoid technology obsolescence and continue using state of the art equipment with little or no up front cost.

Financing allows you to upgrade your equipment at any time during the term, allowing you to stay competitive.

### Fast and simple process

With a one-page credit application, you can have a credit decision for application only transactions generally within 2-4 business hours. Larger transactions generally have a credit decision within 1-2 business days.

### 100% Financing

Finance 100% of the equipment cost including soft costs such as freight, installation, training, and other charges into the fixed, regular payments.

### Tax benefits

Capital structures may allow you to take advantage of the Section 179 deduction and write-off your entire equipment purchase over one year instead of over the next several years. Please consult with your tax advisor on the specific impact to your business.