

# **WHY LEASE?**

## **Providing Lease Options for your business needs**

### **Conserving Capital**

Needed equipment can be acquired without depleting capital, which may be needed for other business purposes. Also, productive assets can be obtained for the purpose of earning profits for your business when internal capital for purchasing equipment is not available.

### **Eliminate Obsolescence**

The newest “innovation” doesn’t stay new for very long. Leasing gives you the ability to upgrade or add equipment if your business demands that you have the latest technology or if your needs change.

### **New Line-Of-Credit**

A Lease-line can be viewed as another line-of-credit, which does not impact a company’s existing bank credit arrangement.

### **Fixed Rate Financing**

Lease payments are fixed at the beginning of the lease for the entire term. Fluctuations in market rates have no impact. Therefore, budget and cash flow planning are made easier.

### **Full 100% Financing**

We are not limited to the financing of “equipment only”. We can finance all of the services provided including:

- |               |                |
|---------------|----------------|
| *Equipment    | *Cabling       |
| *Maintenance  | *Programming   |
| *Installation | *Software      |
| *Training     | *Documentation |

### **Tax and Accounting Considerations**

Purchases are made with after-tax dollars. Your lease payments are usually considered a pre-tax business expense and as such, may reduce your taxes. Leasing may allow you to take advantage of off-balance sheet accounting, which can have a positive effect on your balance sheet. (As always, consult your accounting and tax advisor)

### **Payment Plans Tailored to Your Needs**

In most cases we are able to offer the following:

- \* *Even Payment Plan* - A set monthly payment for the lease term that you chose: 12, 24, 36, 48, 60 Month terms are available
- \* *Quarterly Payment Plan* - Lease payments are made every 90 days periods..
- \* *Step and Seasonal Payment Plan* - Payments for the first year or two (depending on lease term) are at a fixed rate lower than an even lease payment and then for the next year or two the payment increases. *Seasonal Payments* - For three months of the year there are no lease payments followed by a fixed payment for the remaining nine months.

Alternative plans can also be created to meet your needs.

*For more information contact:*

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