



TEAM *Equipment Leasing*

"Your Partner in Business!"

Why Lease?

You know you need new or additional equipment. You know it will improve productivity and make your business more profitable. Leasing may be the solution. But still you wonder, "Can we afford it right now?"

Yes, You Can!

Leasing is one of the fastest-growing ways of financing equipment in business today. A recent Gallup survey found that 80% of U.S. businesses lease a portion of their equipment. The list of companies using leasing ranges from the Fortune 500 to the family store. A growing business is apt to face the dilemma of limited cash flow and the need to add equipment. Leasing can put that equipment to work for you without a major capital investment and with real cash-flow advantages.

Low Monthly Payments

Your monthly lease payment will usually be lower than the payment requires by other methods of financing. You can actually afford more of the best with leasing.

Acquire Equipment Without Tying Up Capital

Where other types of financing require a hefty down payment, leasing is 100% financing. Most lease agreements require an advance of only one or two month's payment plus a security deposit. Leasing puts the equipment to work for you immediately, at a minimal up-front cost.

Protect Your Lines of Credit

Lease payments have no impact on your credit lines with your bank. Your borrowing power is preserved for other business opportunities.

Maintain a Competitive Edge

The latest and best equipment lets you do the job faster, more efficiently and cheaper than the competition. Leasing gives you the advantage of the latest available technology at a more affordable cost.

Eliminate Obsolescence

"The newest innovation" doesn't stay new. Leasing gives you today's best technology and then lets you upgrade when the equipment has outlived its advantage. You can eliminate the hassle of selling equipment at a depreciated value.

Take Care of the "Hidden Costs"

Leasing gives you more than just the equipment. It also can cover the cost of delivery and installation. Your lease includes everything it takes to actually put the equipment to work for you.

Realize Tax Advantages

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.

Simplify Accounting

Lease payments are little more than a line-item in your monthly cost of operations - a minimal bookkeeping effort that frees you from time-consuming depreciation schedules.

Guard Against Market Conditions with a Fixed Payment

Remember 1980, when interest rates skyrocketed from 9% to 21.5% in a single year? Unlike bank lines of credit, with variable rates, lease payments are fixed - no matter what happens to the market tomorrow.

Leasing Adds Up to Good Business Sense

A properly tailored lease program gives you the benefit of having the equipment you need without all the risk and financial pressures.