



Technology Leasing

The Smart Choice

Over 60 percent of America's businesses, from the Fortune 500 to small operations, are learning they don't need to own an asset in order to make money using it.

The Leasing Advantage

Leasing allows you to build capital strength, stay on the leading edge of technology and respond quickly to the changing needs of today's business environment, all while saving money and preserving your line of credit.

Why Leasing Is the Preferred Option

- **Save Money:** Leasing is less costly than an outright purchase of the same equipment, or financing through a bank. Pay as you go and enjoy the technology you need today rather than investing thousands of dollars up front.
- **Financial Flexibility:** You can schedule your payments to coincide with your revenue stream and maintain accessible cash reserves.
- **Profitable Growth:** Reinvest the money you save by leasing to increase your inventory, supplement your marketing budget and grow your business.
- **Gain Competitive Advantage:** With today's accelerated advancements in technology, most equipment purchased is outdated in just a few years, sometimes months. Minimize the risk of owning sub-par technology by building add-ons and upgrades into your lease. Depending on the terms, you'll have the option of buying the equipment when the lease expires or trading it in for the latest technology.
- **Stay Nimble:** In today's volatile business environment you need to keep all of your financial options open and maintain flexibility. Leasing allows you to respond quickly as your business grows.
- **Open Credit Lines:** Leasing offers you a new source of credit for your technology needs while keeping your bank line of credit open.
- **100-percent Financing:** Unlike a bank loan, there's no down payment required. Leasing allows you to finance equipment and software as well as the costs of installation, maintenance, shipping and even taxes.
- **Stretch Your Budget:** Rather than strain your operating budget on the outright purchase of equipment, simply lease the technology you need for a more affordable fixed monthly payment. Now you can forecast your expenses and even obtain equipment you needed, but couldn't afford to purchase.
- **Tax Advantages:** Depending on the terms of your lease, your business could take advantage of several tax breaks and incentives. Some of our customers are able to write off their entire monthly payment as an operating expense or capitalize the outlay. Consult your tax advisor about your specific options.

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