



Benefits of Financing

Conserve Cash

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



FMV and \$1 Buyout

| | Fair Market Value (FMV) | \$1 Buyout |
|-------------------------|--|--|
| Equipment Goals | Value the use over the ownership. | Path towards ownership. |
| Benefits | <ul style="list-style-type: none"> Conserve capital Lowest possible monthly payments Flexibility to upgrade any time Ideal for equipment that becomes obsolete quickly Provides "off-balance sheet" financing | <ul style="list-style-type: none"> Conserve capital Fixed, low payments Ownership at the end of the term Ideal for equipment that will not become obsolete quickly |
| End-of-Term | Choice of: <ul style="list-style-type: none"> Purchasing for the fair market value Returning the equipment Upgrade the equipment Renew lease for a specified term | <ul style="list-style-type: none"> Purchase the equipment for \$1 |
| Tax Implications | Payments may be deducted as an operating expense. | May obtain Section 179 tax depreciation benefits (please consult with your tax advisor) |
| Lease Type | Operating (please consult with your financial advisor) | Capital |

Fast and Simple Process with 100% Financing

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

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 you tax advisor on the specific impact to your business.

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