

Leasing Equipment Makes Good Business Sense

[Smart Business]



Leasing It from Us Makes Great Business Sense

Leasing

Good Reasons to Lease Your Business Equipment

Most companies understand the simple advantage of leasing the equipment that helps their business run. After all, revenues are generated—and profits are realized—by operating the equipment, not by owning it.

That's why **85 percent of U.S. companies lease** some or all of their equipment today. And it's why 89 percent of those that do, plan to lease equipment again in the future.

Leasing Advantages

- **Minimal startup costs**

Initial expenditures are small, allowing your company to obtain the equipment it needs quickly—and inexpensively.

- **Protection against obsolescence**

Today's office technologies can change rapidly. You can upgrade your equipment anytime by modifying your lease. If you owned the same equipment, you'd be forced to buy new equipment again—or allow your company to fall behind technology's leading edge.

- **Working capital is conserved**

Your company's cash flow—and line of credit—can be dedicated to profit-generating activities, emergency needs and investments.

- **Consistent budgeting**

Lease payments are consistent, making budget projections more predictable.

- **Tax savings**

Lease payments can be fully deductible when structured properly.

- **Lease on a project-by-project basis**

If large, time-definite projects are a mainstay of your business, then you can lease the exact equipment you need for exactly how long you need it.

- **Reduced interest-rate risk**

Fixed payments can protect against higher interest rates in the future.

- **End-of-lease options**

When your lease expires, you can purchase the equipment, return it, upgrade it—or lease it again.

Leasing

GFC Leasing Standard Practices

At GFC Leasing, our way of doing business is different than most other leasing companies. That's because our goal is not to make the most profit on a single lease. Our goal is to create a business partnership that lasts for the long term, benefiting our company—and yours.

We are not interested in “nickel-and-diming” our clients. We're not interested in doing business lease-by-lease. We built our company by doing business customer-by-customer. And we're proud of that.

A few of our standard practices demonstrate our approach.

• Fair market value

We don't play accounting games that come back to bite your business at the end of the lease. Our monthly rates are more than competitive and our end-of-lease buyouts are based on fair market value. We don't offer *deflated* monthly rates—and greatly *inflated* end-of-term prices. We think such practices can damage the business relationship—and make your long-term planning harder. With GFC Leasing, there will be no surprises at the end of the lease.

Fair Market Value at Work

	Some leasing companies	GFC Leasing
Monthly fee for 36 months	\$90/month	\$100/month
Total monthly cost	\$3,240	\$3,600
End-of-term purchase	\$1,500	\$800
Total Cost of Lease	\$4,740	\$4,400

Note: For illustrative purposes only. Not an actual lease.

• End-of-term flexibility

We understand how business works—and that the end of a lease may not always coincide with the best time to renew a lease or purchase the business equipment. Since GFC Leasing's inception, we have always permitted clients to continue to pay their standard monthly leasing fee, even when the term expires—with no additional fees or hidden charges.

• We hold the lease—forever

GFC Leasing has never sold a lease to a third party. We customize the lease to meet your exact needs, then hold it for the duration of the term. If a modification needs to be made, you come right back to us, not an outside group that doesn't know you—or your business. Recent volatility in the mortgage market—with mortgages being bought and sold at a dizzying pace—demonstrates how important this practice can be.

Lease Everything Your Business



At GFC Leasing, we know how a good leasing arrangement can improve a company's bottom line. For 40 years, our leasing experts have helped companies do exactly that.

Many office technology companies offer leasing programs as an afterthought—and utilize only standardized leasing terms. They offer a few leasing programs that a company then has to make work for their business.

Our approach is exactly the opposite. First, we understand your company's specific needs—in terms of equipment, economics and timing. Then we customize a leasing program that fits those needs precisely.

In fact, at GFC Leasing, we take pride in knowing that no two leases are ever the same.

Leasing

GFC Leasing Advantages

Unmatched service

Our dedicated team is committed—full-time—to the business of leasing. So when you have a concern you need to address, a lease you have to modify or a new equipment demand, we're ready for you.

- Dedicated staff of leasing experts
- No third-party leasing
- Simple paperwork

Equipment selection

From simple equipment to the most advanced multifunction devices, we make certain that you get exactly what you need.

- Copiers
- Scanners
- Printers and printing equipment
- Facsimiles
- Multifunction devices
- Telecommunications
- Office furniture
- Document management tools and software
- Computers and servers

s Needs



Not Just Office Equipment—All Equipment

At GFC Leasing, providing customized office equipment solutions that fit correctly into a company's financial management plan represents the bulk of our business.

But it's not all of our business.

In fact, we pride ourselves on creating the same kind of tailored leasing plans for all kinds of equipment—and all kinds of companies. By acting as a leasing conduit between equipment suppliers and individual companies, we can design the best financial arrangements for our customers—no matter what kind of equipment they need.

We serve a diverse range of companies

- Warehouses
- Corporate headquarters
- Distribution facilities
- Retail outlets
- Financial institutions
- Many more

We lease a diverse range of equipment

- All office technology equipment
- Mailroom devices
- Forklifts
- Shrink-wrap machines
- ATMs and credit card readers
- Hundreds more

Flexible pricing

Our goal is to make each lease work within the budget of each client. We can tailor your lease to match the fixed price-point you need. You choose to include any—or all—of the following:

- Equipment
- Freight and shipping
- Installation and training
- Maintenance, service and supplies
- Software training

You decide the term

You understand your business better than anyone else. That's why we work with you to determine the best term that fits your needs. We'll even structure a lease to match your needs on a project-by-project basis.

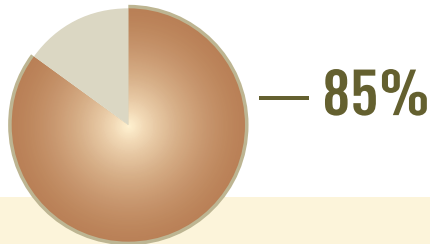


Are You Leasing the Equipment Your Company Needs?

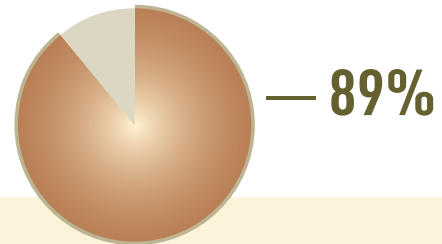
The great majority of U.S. companies know that leasing can help their business in a number of ways, including:

- Minimal startup costs
- Conservation of working capital
- Tax savings
- Protection against obsolescence
- Consistent budgeting

U.S. companies that lease equipment today



Companies that lease now—and plan to lease again



Source: U.S. Small Business Administration

Are You Leasing from GFC Leasing?

We know how to make leasing work for you and your company. We've been doing it for 40 years. Consider these GFC Leasing advantages:

• Customized leases

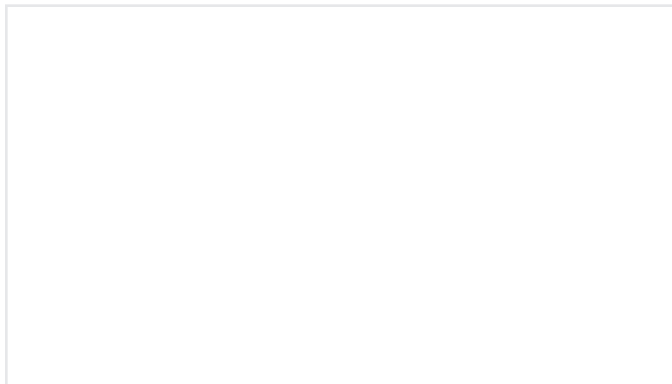
• Top brands

• Unmatched service

• Equipment selection

• Flexible pricing

Contact one of our dedicated leasing experts to get started, visit www.gfclearing.com, call our headquarters at **800-677-7877**, e-mail us at leasing.info@gflesch.com, or contact the GFC Leasing representative listed on the attached business card.



[Flexible Programs]



Equipment Leasing and Finance Association



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