



## FLEET LEASING & FUNDING



Our seasoned leasing and financing pros are here to help you build your fleet as affordably and hassle-free as possible by customizing a funding strategy that perfectly aligns with your specific business goals and financial parameters. As a privately owned company, we're able to work closely with you to develop a plan that's personalized for your business, no matter the size of your fleet.

### Personal service and customization

We're driven to deliver exemplary personal service. We don't simply hand you a cookie-cutter solution you'll find at other fleet leasing companies. Instead, we identify your unique funding needs by assessing your current vehicles and their utilization as well as looking at your industry, operations, and budgeting factors. Then we collaborate with you to determine the lease type, terms, and rates best suited to your business goals while optimizing your cash flow and minimizing your total cost of ownership.

We partner with you to tailor a funding strategy, enabling you to cost-effectively acquire your vehicles and ensures:

- You only pay for the portion of the vehicle you use.
- You don't need to lay out a large sum of cash.
- You preserve your lines of credit.
- Your vehicles can be replaced at the optimal time to reduce maintenance costs and maximize safety, productivity, brand image, and resale value.

### Matched depreciation = no overpayment.

Instead of depreciating a vehicle's value to \$0 like other lessors typically do, we match your vehicle's depreciation to its remaining book value at the end of your lease, saving you from overpayment. In fact, with matched depreciation, many of our clients save up to \$150 a month per vehicle.

### Purchase lease-back program = more cash.

Want a cash infusion to strengthen your business? If we find positive equity tied up in your existing fleet, we can unlock that cash for you by purchasing your fleet and leasing it back to you.

### Closed- & open-end lease options.

With a closed-end lease, simply return the vehicle at lease-end with no resale obligation. We assume the risk that comes with the vehicle's depreciation and resale. To meet your specific mileage needs, we offer two programs: mileage credit and unlimited mileage.

With an open-end lease, you can terminate it at any point after the minimum term ends and buy the vehicle at residual value or turn it in. If you turn it in and the market value exceeds the residual value, you receive the gain. If the market value is less, you pay the difference. We offer two open-end lease rates: floating and non-floating.