

Benefits of Leasing



Why Consider A Leasing Option?

Because the value of the equipment you need comes from its use, not its ownership.

Who Leases?

More than eighty percent of U.S. companies lease some if not all of their office furniture, office equipment and technology purchases.

What are the Benefits of Leasing?

Leasing offers numerous advantages over other financing methods:

Conserve Working Capital

Purchasing equipment can require a large cash outlay. Today many companies lease to conserve capital. Keep your business successful by having the cash on hand to meet your day-to-day operating needs.

Easier Than Bank Loans and Just As Competitive

Lines of credit can be established in a matter of hours with minimal information. In many cases, up to \$200,000, no financials are required. Leasing is unsecured borrowing without the need for blanket liens.

Fixed Payments

Many financing transactions have floating interest rates. Leasing financing offers fixed payments, enabling you to budget and manage your cash over the life of the lease. As interest rates continue to rise, your payment will stay the same.

Flexibility

Leases can be structured to meet the varied needs and financial goals of your business. Leasing can offer deferred payments, step plans, seasonal payments, etc., with little to no money down.

Tax Benefits

Section 179 allows many businesses significant tax savings. In many cases on a capital lease, the first \$125,000 of your equipment purchases is 100% deductible this year. Or on a true lease, your monthly lease payment may be able to be deducted as an operating expense verse a debt. You should always consult your accountant for all the details and benefits.

Additional Credit Lines

Lease approvals for equipment can establish an additional line of credit that does not affect your bank fees. You can lease just about anything needed to run your business.



Program and Terms Provided by:

Horizon Keystone Financial, Mt. Laurel, NJ 08054

Phone 800-606-0049

leasing@horizonkeystone.com

Fax 800-606-0037

www.horizonkeystone.com



Why Lease?

Simple, **one-page credit application** for purchases up to **\$200,000** and receive a decision on your application submission within **24 hours**.

Horizon Keystone will Custom-fit all financing solutions to perfectly meet your company's purchasing needs. We can provide **lease terms** from **12 months to 60 months**. We offer three types of **purchase options; \$1.00, 10%, and Fair Market Value**.

For Qualified Buyers no deposits are required, **Horizon Keystone will pay the required upfront deposits** to **OFConcepts** so you can hold on to your cash.

Horizon Keystone's industry **experience and personal attention** make working with them convenient, easy and affordable.

What Are You Able To Lease?

Your **entire office purchase** – including accessories, installation/service delivery, and any other associated soft-costs.

Office Equipment – phone systems, copiers, software, computers, HVAC, Security, etc.

How can you do this?

1. Complete & fax to Horizon Keystone the simple one page application
2. Finalize your product order with OFConcepts
3. Once you have decided on your product needs, you may request a quote by contacting Horizon Keystone directly.
4. Upon your approval, Horizon Keystone will send you the lease documents for signature based on your equipment quote/proposal.
5. Upon receipt of the signed documents back, we will advance the deposit to OFConcepts and your order will be placed.
6. Once the initial deposit is paid to OFConcepts, the lease will be commenced, but we will hold the balance until you take delivery and are completely satisfied.
7. Once you receive your order and are satisfied, we will pay the balance of your order.

Your Personal Horizon Keystone Contact:

Please contact **Jim Wall** for additional details on the terms, quote, tax advantages and benefits of your equipment purchase. We welcome the opportunity to be of service to you.



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