



## Equipment financing solutions

**CIT Capital Equipment Finance is a leading provider of equipment financing solutions for middle market companies in a wide range of industries. We have nearly a century of experience in developing innovative financial products and services that are flexible, affordable and tailored to our customers' specific needs.**

**Our experienced sales and underwriting professionals team works with companies to structure transactions that consider unique requirements and industry characteristics. Designing specific solutions that take into consideration business cycles, seasonal needs, specialized equipment requirements and other factors, allows us to provide a sophisticated solution that adds value to our customers' businesses. Custom products and services**

CIT Capital Equipment Finance specializes in providing equipment loans and leases for transactions ranging in size from \$2 million to \$100 million and more. We offer flexible terms of three to seven years, with advance rates tailored to the equipment and credit strength of the borrower. Our products and services include:

- New and used equipment loans and leases
- Equipment refinancing arrangements
- Sale-leaseback arrangements
- Turnkey financing for land, buildings and equipment
- Senior term debt financing
- Lease lines of credit for equipment capital expenditures
- Cash flow loan structures
- Asset-based revolving lines of credit

### Advantages

- With equipment acquisition financing or a leasing plan, companies can take possession of equipment and put it to work very quickly, while preserving working capital for other priorities
- With a secured loan, companies can take advantage of the equity in their existing equipment, or use newly-purchased equipment as collateral
- A revolving line of credit enables companies to improve their cash flow, increase their bonding capacity, and restructure their debt according to their current and future requirements
- Certain lease structures can provide companies with the ability to reduce their initial investment and monthly payments, with the possibility of taking advantage of some tax benefits
- Companies can make use of existing assets through a sale-leaseback program that provides funds to obtain new equipment
- Companies have the option of either fixed or floating rates, and "lock into" these rates for the term of the loan or "float" with any of a number of published rates

### Solutions for a wide range of industries

We focus on meeting the domestic and international needs of U.S.-based middle market companies in a variety of industries, including:

- Beverage & Agriculture
- Construction
- Distribution
- Food Processing
- Graphic arts/printing
- Machine tools
- Manufacturing
- Materials handling
- Mining
- Oil and gas
- Packaging
- Plastics
- Pulp & paper
- Supermarkets/convenience stores
- Textiles
- Trade & service
- Trucking & logistics
- Utilities

### About CIT

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$34 billion in finance and leasing assets. A member of the Fortune 500, it provides financing and leasing capital to its more than one million small business and middle market clients and their customers across more than 30 industries. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and global vendor finance. CIT also operates CIT Bank, BankOnCIT.com, its primary bank subsidiary and an FDIC-insured online bank which offers a suite of savings options designed to help customers achieve a range of financial goals.

### About Corporate Finance

Corporate Finance provides lending, leasing and other financial and advisory services to the small business and middle market sectors, with a focus on specific industries, including Commercial Real Estate, Communications, Energy, Entertainment, Healthcare, Industrials, Information Services & Technology, Restaurants, Retail, Sports and Gaming.

[cit.com/equipmentfinance](http://cit.com/equipmentfinance)

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