



## Capital solutions for rail companies

**CIT Rail provides capital solutions to the freight transportation marketplace. We emphasize a customized approach in designing solutions and structures to each customer's individual needs. Whether it is term financing for construction of a new production facility or a synthetic lease on railcars, our flexibility and ability to execute make a lasting impression with our customers. We offer full-service leasing options on one of the youngest, most diversified railcar and locomotive fleets in North America. Our fleet and industry knowledge spans the agriculture, automotive, aggregates/construction, chemical, energy, forest products, plastics, steel and waste industries.**

### Products and Services

- Advisory services
- Asset-based lending (abl)
- Asset management
- Construction financing
- Debt placement
- Equipment financing
- Lease equity placement
- Lease financing
- Mezzanine/subordinated debt
- Operating leases
- Portfolio acquisition
- Project financing
- Revolving line of credit
- Sale-leasebacks
- Senior secured debt
- Synthetic lease

### Industries We Serve

- Agriculture
- Automotive
- Aggregates/construction
- Chemical
- Energy
- Equipment Manufacturing
- Forest Products
- Plastics
- Steel
- Transportation
- Waste

### Sales Offices

- Albany, NY
- Calgary, Canada
- Chicago, IL
- Cincinnati, OH
- Cumberland, MD
- Denver, CO
- Houston, TX
- Monterrey, Mexico
- Overland Park, KS
- St. Louis, MO

### 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.

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

### Contact

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