

Vendor financing solutions

CIT Vendor Finance is a global leader in developing business solutions for manufacturers, distributors and product resellers, and financial solutions for their approximately 425,000 small and middle market customers across all industries. We maintain relationships and develop financing programs with leading manufacturing companies that can enable increased sales. Through these programs, we provide equipment financing and value-added services, from invoicing to asset disposition, tailored to their customers' needs.

Solutions

- Capital and operating leases
- Customized financing structures
- Collateral or cash flow loans
- Retail financing for distributors/manufacturers
- Discounting programs
- Portfolio acquisitions
- Refresh programs
- Ownership programs
- Channel financing
- Managed services

Vendor Partners turn to CIT Vendor Finance to:

- Sell more equipment
- Improve cash flow and liquidity while preserving capital
- Close sales quickly
- Establish new relationships and increase customer loyalty
- Minimize exposure and investment requirements
- Reduce the cost and administrative burden of maintaining an in-house leasing operation

Customers turn to CIT Vendor Finance for:

- Predictable, low monthly payments
- Reduced upfront costs and preservation of capital
- Flexible pay structures
- Ability to bundle transactions
- Keep up with changes to technology
- Potential accounting and tax advantages

Customers

- Approximately 425,000 end-user customers across all industries (small, middle market and Fortune 1000)
- Business partners and vendors worldwide
- Manufacturers and dealers of hardware, software, office product, telecommunication, healthcare, alternative energy and other equipment, as well as distributors and value-added resellers

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/vendorfinance

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