



CIT Equipment Finance



Top 5 Benefits of Leasing

Leasing solutions from CIT make it easy for you to acquire, manage and control your assets. When you choose to lease, your organizations will enjoy many valuable benefits.

1 Be Competitive and Productive

Leasing enables you to acquire the equipment, software and services that you need now to achieve your organization's goals. Choose a Fair Market Value lease to obtain the lowest payments, which allows you to afford a larger solution or direct the savings to other purposes.

2 Predictable Expenses

You'll spread costs across the lifetime of your solution, replacing large up-front expenses with lower monthly payments that can be tailored to budget levels or revenue streams.

3 Tax & Accounting Advantages

Depending upon the lease structure and your business situation, you may qualify for tax and accounting advantages, too. Consult your tax advisor; we cannot provide tax advice.

4 Lower Up-Front Costs

You can acquire the solution you need right now, even if your current budget won't allow an outright cash purchase. Lease financing may preserve working capital and existing credit lines, freeing up cash for other expenses or investments.

5 Flexible Pay Structures

Lease financing provides flexibility that up-front purchasing does not offer, such as: 100% financing with no money down, bundle the entire solution into a single payment; payment structures that match cash flows or business cycles, and a variety of end-of-lease options.

Lease vs. Loan

Lease	At-A-Glance	Loan
No	Requires down payment...	Yes
Lower	Monthly payment size is...	Higher
Many	Structuring and payment options...	Few
None	Impact on credit line...	Reduces
Yes	Ability to bundle transactions...	No
Lower	Impact on cash flows...	Higher
No	Pledge other assets as collateral...	Yes
Leasing Company	Risk of owning obsolete technology belongs to...	You
Leasing Company	Assets tracked by...	You
Purchase, return or upgrade	Equipment end of term options...	Keep

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