

## WHY LEASE?

For businesses large and small, leasing is fast becoming the preferred method of financing equipment. Nearly 80% of all U.S. companies lease some or all of their equipment. Why? Because the flexibility of a lease purchase plan allows them to have the most effective operation possible, from both a financial and operational standpoint. What can leasing do for you? Look at the following benefits:

### ***Conserves working capital and maximizes cash flow***

- Lower monthly payments mean more cash and lines of credit open for future growth
- Know monthly expenses for equipment

### ***Accelerated tax benefits structured based on your needs***

- True Tax Lease
- Section 179

### ***Protects against technological obsolescence with equipment upgrades***

- Allows you to acquire more and/or higher-end equipment
- Add or upgrade equipment under similar terms
- Equipment can be purchased or returned to lessor at end of lease
- Upgrade without having to manage disposal and other burdens

### ***Flexible financing can be matched to specific customer needs***

- Custom terms available to meet your business cycles

## GETTING STARTED WITH GENEVA CAPITAL IS SIMPLE

1. After you select your new equipment, simply go to our online application at [www.gogenevacapital.com](http://www.gogenevacapital.com) or call us for one at **800-408-9352**. Complete it and return it via fax to **800-284-3974** or e-mail [sales@gogenevacapital.com](mailto:sales@gogenevacapital.com).
2. Within 1-2 business days your application and necessary information will have been reviewed and we will contact you with a credit decision.
3. If approved, we will overnight or e-mail you the appropriate documentation to be signed and returned. Upon receipt of the executed lease documents, Geneva Capital will issue a purchase order to the vendor of your equipment.
4. Geneva Capital will fund the vendor and start your lease only after receiving your confirmation that the equipment has been signed for and delivered.

**For a customized quote or to apply, contact:**



522 ½ Broadway St. · Alexandria, MN 56308  
PH: 320-762-8400 · 800-408-9352  
Fax: 320-762-8402 · 800-284-3974  
E-mail: [sales@gogenevacapital.com](mailto:sales@gogenevacapital.com)  
Web: [www.gogenevacapital.com](http://www.gogenevacapital.com)



Geneva Capital L.L.C.

## EQUIPMENT LEASE PURCHASE PROGRAMS AND SERVICES

At Geneva Capital, our mission is to provide our customers with creative financing solutions that will help them succeed in business. Everything we do, from products and services to customer interaction, is based on our Four Pillar Philosophy:

***Integrity, Innovation, Excellence, Service.***

Through this philosophy, we hope to provide you with a level of product and service that is unmatched in the industry. Geneva Capital approaches each lease as the beginning of a long-term business relationship. Our objective is to create fair, honest financing options that make you a **customer for life**, not just the term of your lease.

**That's the Geneva difference.**



## INDUSTRY KNOWLEDGE

Geneva Capital understands your industry. We have been focused on providing competitive and creative lease purchase plans and financing solutions to the Screen Printing, Embroidery, Digital, Sign and Awards markets for nearly 10 years.

Geneva Capital is a reputable full-service provider who understands the equipment and what it can do for your business.

## DIRECT LENDER - NOT A BROKER

Geneva Capital uses its own capital resources to fund transactions. This means that the entire leasing process will be handled by a Geneva professional that is familiar with your terms and your business.

## IN-HOUSE CREDIT DECISIONS

Geneva Capital does not use standardized credit scoring systems. Instead, we take the time to look at each transaction individually - using its own merits. This allows us to accommodate traditionally difficult transactions such as start-ups or less-than-perfect credit histories.

## COMPETITIVE PRICING AND CREATIVE STRUCTURES

We strive to be competitive on pricing, especially for clients with a strong credit history. Since Geneva Capital understands the industry marketplace, we can work with you to customize a financing option that will meet the specific needs of your company.

## EASE-OF-USE SERVICES

The following conveniences make leasing with Geneva Capital even easier . . .

- Online Credit Application on our web site
- E-mail friendly lease documents
- Equipment Protection Program

## LEASE PURCHASE PLANS

Geneva Capital offers a full range of leasing products to meet your needs. Whether you require one of our standard offerings or a customized program, Geneva will provide a financing option that works for you and your business. The following are our standard Lease Purchase Plans:

- **Fair Market Value/10% Purchase Option Leases**
  - Designed to maximize the tax savings offered by IRS Section Code 179 and bonus depreciation.
  - May be treated as true tax lease that caps when you have 10% purchase option (contact tax consultant for benefits)
- **\$1.00 Leases**
- **Start-up Leases**
- **Deferred Payments**
  - 3-6 months subject to credit approval
- **Discount Programs for Repeat Customers**
- **Skip Payment Leases**
  - Accommodates seasonal slow downs
- **Press, Embroidery and Engraving Leases**
  - Fixed rate monthly lease payments
  - Purchase options
  - Equipment Protection Available
- **Technology Leases**
  - Creates a solution for the customer's need for state-of-the-art technology without risk of technological obsolescence.
  - Low interest payment structure on a 30 month lease.



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