



WHY BORROWERS SHOULD LEASE THEIR NEXT EQUIPMENT PURCHASE:

- **1. IT'S MORE CONVENIENT** At North Star, for equipment purchases under \$75,000 we only require a one-page simple language agreement to be signed.
- 2. IT'S FAST In most cases you will know within the same day if you're approved.
- **3. IT'S AFFORDABLE** We can design a monthly payment plan to meet almost any budgetary need.
- **4. OFFERS 100% FINANCING** Unlike many other credit products, you can "bundle" all of your needs into one low payment by including your equipment cost, shipping fees, installation charges, training expenses, service contracts, and even software.
- **5. PROTECT YOUR BANK LINES OF CREDIT** Lease payments have no impact on your bank credit lines. Keep this available for other business needs, like marketing & additional resources.
- **6. PRESERVE YOUR CAPITAL** Use your liquidity to meet your more short term financing needs and be prepared to meet your more critical operating expenses.
- **7. PROVIDES FLEXIBLE PAYMENT TERMS** Every business has a different sales cycle and cash flow requirements. Let your Equipment Financing Expert build a payment plan that matches the way you do business. We can design a payment plan that lowers or skips your payments in your slow selling seasons.
- **8. TAX BENEFITS** Based on the leasing plan you select, you may be able to deduct as much 100% of your payment right from your taxable income.
- **9. MAKES BUDGETING EASIER** Unlike many other types of financing, equipment leasing locks in your rate and payment amount for the life of the lease term so it's easy to project your expenses way into the future.
- **10. BUY WHAT YOU NEED AND NOT WHAT YOU CAN AFFORD** Don't let limited budgets stop you from acquiring the actual equipment or software you need to meet your business demands. Why settle for the lower price model or give up on the feature you really need? Let the lower payment that leasing offers help you achieve your growth objectives.