

# financing solutions

**HORIZON • KEYSTONE FINANCIAL**

## **How Much Can I Afford?**

For every \$25,000 you purchase, you can choose to pay as little as \$500 per month, and own the equipment at the end of 60 months.

## **Why Consider A Finance Option?**

Because the value of the equipment you need comes from its use, not its ownership, plus it is quick, easy, and affordable.

## **Who Finances Commercial Equipment?**

More than eighty percent of U.S. companies finance some, if not all, of their equipment and technology purchases.

## **What Can I Finance?**

You can finance 100% of the project including equipment, delivery, installation and tax. You can also bundle additional equipment needs such as furniture, software, security, HVAC, telecommunications, LED lighting and audio/visual.

## What are the Benefits of Financing?

### **Conserve Working Capital**

Purchasing equipment can require a large cash outlay. Today many companies finance to conserve capital. Keep your business successful by having the cash on hand to meet your day-to-day operating needs.

### **Easier Than Bank Loans and Just As Competitive**

In many cases, up to \$150,000, no financials are required. Equipment financing is unsecured borrowing without the need for blanket liens and is not reported on the owner's credit as debt unlike most bank loans, lines of credit or credit cards.

### **Fixed Payments & Little Out of Pocket Money**

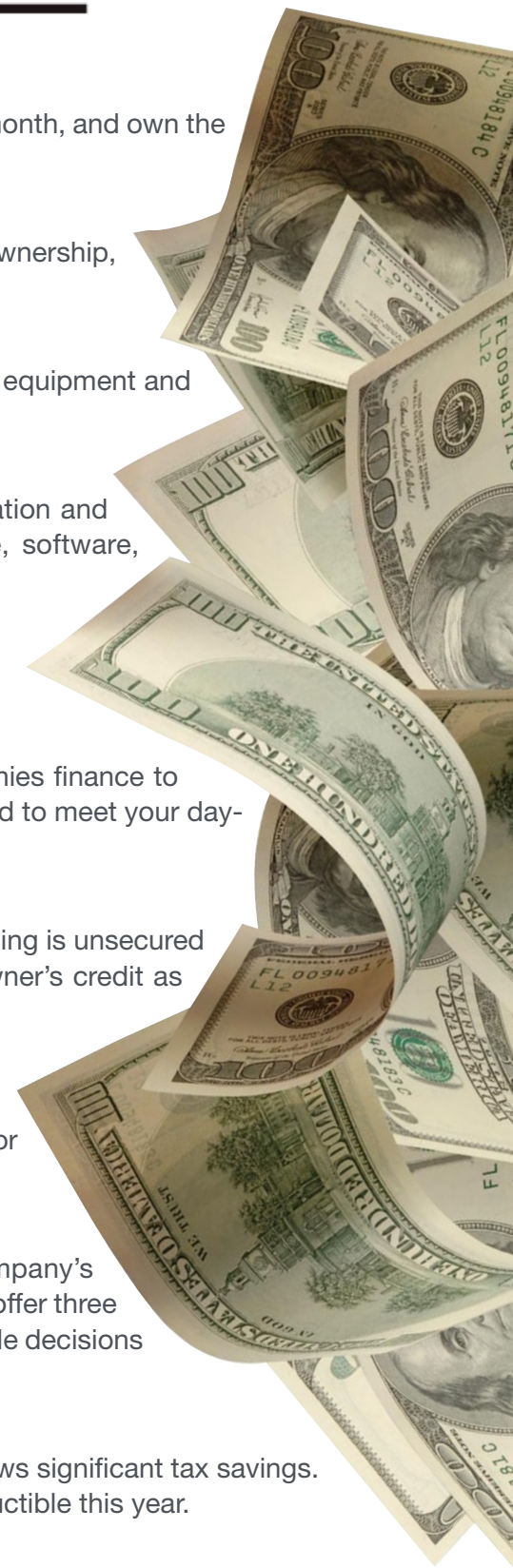
Financing offers fixed payments, enabling you to budget and manage your cash over the life of the lease. Typically the upfront cost is only a payment or two.

### **Flexibility & Convenience**

We custom-fit all of our financing solutions to perfectly meet your company's purchasing needs. We can provide terms from 12 months to 72 months. We offer three types of purchase options; \$1.00, 10%, and Fair Market Value and can provide decisions in 24 hours.

### **Same Tax Benefits as a Cash Purchase**

The "Job Creation and Work Assistance Act of 2003" and "Section 179" allows significant tax savings. In many cases, the first \$500,000 of your equipment purchase is 100% deductible this year.



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