



The Cypress Advantages of leasing

Fully tax deductible.

Your customer's can usually deduct their monthly lease payment as an operating expense, under Rental Equipment.

Lease Terms to suit their needs.

Leasing, which is simply dollars-per-month financing, helps fit a monthly payment into their budget, which can be flexible, to meet your customer's needs. We offer 90-day no payments, Seasonal Payment programs and Step Payment programs to help your customers get the equipment they need, today.

Provides 100% financing.

You may include maintenance/service contracts, freight; install charges, software, training and other related equipment.

Fixed Payments.

Your customer's monthly lease payments are fixed for the entire term of the lease. They decide the term and structure of the lease in the beginning. By the payments staying the same, they can budget and manage equipment dollars for the months or years ahead.

Protection of future "borrowing" capacity.

True leases area means of "off balance sheet" financing and are frequently noted only in their footnotes. By not showing as a liability on their financials, a lease will not hinder their future "borrowing" power with the banks.

Leasing provides a hedge against inflation.

New and up-to-date equipment is obtained today and paid with tomorrow's dollars.

Third Source of financing.

Rather than tying up your bank line of credit or using operating capital, your customers will be establishing an additional line of credit.

Little or no down payment.

Leases typically only require one or two monthly payments in advance. A traditional equipment loan will require at least a 10% down payment and is secured by all your customer's assets. A lease is only secured with the equipment listed on the lease.

Several Purchase options are available.

At the end of the lease, your customer's may purchase the equipment at an agreed upon option or simply return the equipment to the funding source.

Leasing is popular.

An estimated 80% of US Companies lease, and that percentage covers the widest spectrum of all industries, from start-up companies to old, established organizations. As companies grow larger, their need for a variety of financial services also grows larger.

Call Paul Butcher (1-800-433-6189 Ext.126) for more information on Leasing