

ecom Financial Services

Various Methods of Acquiring Equipment

The following chart is useful in determining the best way to acquire equipment based on different needs of your company.

Customer Criteria	Cash	\$1.00 Purchase Option	Operating Lease
Ownership	*	*	
Optional ownership			*
Use & return			*
Off-balance-sheet financing			*
100% financing (no down payment)		*	*
Cash surplus – trade-in	*	*	
Expense 100% of payments			*
Needs depreciation/ interest write-offs	*	*	
Affected by alternative minimum tax			*
Lowest monthly payment (for use)			*
Future business uncertain			*
Temporarily avoid debt			*
Improve cash flow		*	*
Planned equipment replacement			*
Eliminate equipment disposal concerns			*

*Individual structures are subject to final credit approval.



Financial Services

Providing Creative Solutions to your Equipment Needs...

\$ 1.00 Purchase Option

The final payment of \$1.00 transfers legal title from VLMG to the Lessee/Customer.

Operating Lease/Rental

Customer/Lessee has the option to purchase the equipment **AT ANY TIME**, renew the rental, or return the equipment.



Equipment Finance

For Additional Financial Options & Terms, Please Contact:

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(973) 292-0025 Phone
(973) 292-0019 Fax

Why Lease?

- No large cash down-payment.
- Up to **100% Financing**.
- Lease payments are often not reflected on your balance sheet as capital expenditures, offering **beneficial tax & accounting advantages**.
- Changes in tax law may permit write off's for equipment depreciation.
- **Easy upgrade** of your leased equipment to meet new or changing needs.
- Financing transactions can offer **flexible terms** to suit your company's specific needs.

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