

## LEASE FINANCING

Lease financing solutions can help you get the equipment your business needs without the large upfront costs of ownership, allowing you to remain competitive and agile.

### BUSINESS SECTORS TAKING ADVANTAGE OF LEASE FINANCING



Construction



Industrial



Healthcare



Manufacturing



Information Tech



More

### WHY CHOOSE LEASE FINANCING?

#### FEATURES

- **100% financing** available for new or used equipment, including soft costs such as training, shipping, and installation.
- **Terms ranging from 2 to 5 years** to meet your needs.
- **Lease-financing solutions from \$300,000+** to qualifying companies who have been in business under existing ownership for at least 2 years. Financing subject to First National Bank credit underwriting and approval.
- **Applying is easy** in-person or over the phone. Contact a First National Bank commercial lender at 515-232-5561.

#### BENEFITS

- **Cash Flow Management.** Preserve the money you have on hand and your lines of credit for other opportunities.
- **Predictable and Straightforward.** The monthly payment will remain the same over the life of the lease.
- **Flexible Terms and Competitive Rates.** We'll work with you to find the terms that set you up for success.
- **Possible Tax Benefits.** Depending on the lease type, your payment may be tax deductible. (Consult a tax advisor regarding tax benefits, including the deductibility of interest, rents, and charges.)
- **Working with the Best.** First National Bank's commercial lenders and Kingsbridge Holdings, LLC's equipment leasing experts have one focus - listening to clients and delivering custom solutions to your unique requirements.
- **Use Your Supplier.** We can work with the equipment supplier you select (provide us with your quote); or we can assist you in identifying a trusted and qualified equipment supplier.
- **End-of-Lease Options.** Kingsbridge's leasing experts can assist with the disposition of your equipment when it is no longer productive.
- **Lease Portfolio Management.** You'll have access to a leased asset management tracking portal to manage all of your leases online.

*This equipment leasing and financing solution is offered by First National Bank in partnership with Kingsbridge Holdings, LLC, an SLR Investment Company. SLR is an investment-grade, publicly traded non-bank lender in excess of \$10 billion in total assets under management.*