

Benefits of Fair Market Value (FMV) financing

We help business of all sizes better employ their equipment to increase efficiency and enhance overall profitability with Fair Market Value (FMV) financing.

Low monthly payments

Monthly payments for a FMV operating lease are lower than capital lease payments (example \$1 buyout). Monthly payments may be structured to be less than the energy savings.

Optimize cash flow

Have a fixed, regular payment with no money down. Save cash for other revenue generating activities.

Preserve existing lines of credit

Keep bank lines intact for other business uses.

Save capital budgets

Avoid the capital budget approval process as FMV leases are treated as an operating expense. Enhance your balance sheet ratios as FMV structures may provide "off-balance sheet" financing.

100% financing

Finance 100% of the equipment cost including soft costs such as freight, installation, training, and other charges into the fixed, regular payments.

Fast and simple process

With a one-page credit application, you can have a credit decision for application only transactions generally within two to four business hours. Larger transactions generally have a credit decision within one to two business days.

Tax benefits

The entire lease payment may be claimed as a business expense, thus lowering the business income. Please consult with a tax advisor for specific impact to your business.

Flexible end-of-term options

1. Purchase for the FMV
2. Upgrade the equipment
3. Renew the lease
4. Return the equipment



For more information, contact your Account Manager or call us at +1 800 426 6331.