

Leasing with Technology Financial Services
keeps the technology rolling into your business,
without all of your cash rolling out.



imagination at work



Leasing is a Growing Trend

According to the Equipment Leasing Association, the volume of equipment leased by U.S. businesses has risen more than 55% over the last decade -- from \$140.2 billion in 1994 to \$218 billion projected in 2004 -- evidence that leasing has clearly gained acceptance as a smart way to manage and finance needed equipment. Leasing has become a fast-growing trend, particularly for rapidly outdated high-technology equipment, as a growing number of companies take advantage of leasing's benefits and flexibility.

- 80% of all U.S. Companies lease some or all of their equipment.

Source: Equipment Leasing Association

- 35% of all computer sales in North America are now financed with leasing.

Source: Dataquest

- 80% of leased computer equipment is upgraded or replaced within 24 months, 95% within 36 months.

Source: Dataquest

"Computers now become obsolete in about three years. Leasing allows you to update quickly and easily -- and keep up with the competition."
--Business Week

Technology Financial Services (TFS) is a global leader in developing and providing financial solutions to equipment manufacturers, distributors, dealers and end users.

TFS is a division of GE Vendor Financial Services (VFS). Headquartered in Danbury, CT, VFS has over \$31 billion in served assets.

With over 10,000 combined employees worldwide, more than 16,000 dealers/distributors and 500,000 accounts, we provide the people, processes, strength and stability to help your business grow.

Benefits of Leasing

Have the Latest and Greatest Technology -- Today and Tomorrow.

Concerned about acquiring equipment that can quickly become obsolete? Leasing allows your business to always have the most current technology -- a key competitive edge. GE Technology Financial Services offers a variety of programs designed to "refresh" equipment as it becomes obsolete. With leasing, the productivity and competitiveness of your business need not be compromised because of outdated equipment. If need be, GE TFS can help you upgrade or add-on equipment at any point during the lease term.

Avoid the High Costs of Disposal

Government regulations dictate how IT equipment disposal must be handled. For companies that decide to sell obsolete equipment, research indicates that proceeds from selling the equipment do not cover expenses. GE Technology Financial Services has the resources and systems necessary to support your equipment disposal needs.

100% Financing

Unlike other types of financing, leasing allows you to finance hardware, software and such services as training and installation. Up to three years of a manufacturer or national service contract can also be included in your lease.

Maximize Your Equipment Budget

With minimal cash outlay and low monthly payments, leasing improves cash flow and simplifies financial planning. Leasing allows savvy companies to pay for the equipment over time, as it is used, freeing up cash and credit lines for profit-generating activities, not overhead.

Lease payments can be matched to budget levels or customized to match revenue streams, and unlike bank loans, lease payments are generally fully tax-deductible. (Please consult your accountant or tax advisor to discuss this important tax advantage.)

We Deliver Six Sigma Quality Service, Quick and Easy Transactions, Industry Knowledge and Best Practices.

We have assembled the most talented team in the industry to create the infrastructure necessary to deliver world-class products and service to you.

Our procedures, systems capabilities and people are in place to make leasing fast and easy. We specialize in making your experience quick and simple.

We distinguish ourselves by knowing your business and delivering what you need in a leasing partner, including:

- Best-in-class service levels and one-day responses to your customer service inquiries
- Total-solution financing, including hardware, software, training and installation
- Innovative lease products and more!



Products & Services

Lease Programs

Fair Market Value Lease:

Includes option to purchase equipment at lease-end for its then fair market value.

10% Purchase Option Lease:

Like the Fair Market Value Lease described, cost is capped at no more than 10% of the original cost.

\$1 Buyout Lease:

Includes option to purchase equipment at lease-end for \$1.

Master Lease:

One credit line used for multiple equipment purchases taking place over a period of time.

Operating Lease:

Provides your business with an operating lease treatment option for your equipment financing.

Municipal/State Lease:

Leasing programs for municipalities and states.

Educational Lease:

Leasing programs for schools, universities and other educational institutions.

Services

Financing for Your Equipment:

GE finances a wide variety of equipment that your business needs to remain competitive.

Fast Credit Response:

In most cases, you'll receive a credit decision in two hours or less.

Streamlined Approvals:

Financial statements are not generally required for transactions under \$50,000.

Simplified Documentation:

For most transactions, one-page lease documents are available.

Total Solution Financing:

In addition to hardware, you can add software and services, such as training or a service contract, to your lease. You can also add up to three years of a manufacturer or national service contract.

Flexible Payments:

Lease payments can be matched to varying budget levels.

Dedicated, Experienced Team:

TFS representatives are experts that can partner with you to match your needs with the appropriate financing programs and structure.

GE Vendor Financial Services Technology Financial Services

ge.com/capital/vendor/businesses/tfs.htm

