

How financing can help your business

Avoid risks of ownership. It is use, not ownership, of equipment that benefits you.

Break down the total cost into low monthly payments. Low monthly lease payments allow you to overcome budget constraints.

Enjoy the ease of one-stop shopping. Unlike banks that will finance only the equipment cost, leasing allows you to include additional costs such as software, training, installation, maintenance and/or upfront sales and use taxes.

Make no upfront cash commitment. GE offers you the flexibility to obtain equipment without a large upfront cash outlay.

Set up a flexible payment schedule. GE financing programs can be structured to fit a wide variety of needs. Payments can be designed to increase over time or to match the variable cash flows of a business.

Conserve capital. By requiring little or no cash upfront, capital is available to be invested in other projects or saved for emergencies. Leasing does not replace or restrict your ability to utilize cash or bank loans for other purchases. Leasing adds a source of capital, with products tailored to maximize flexibility and help you stay on the cutting edge of technology.

Provide a hedge against inflation. Financing allows you to purchase new equipment today and repay with tomorrow's less valuable dollars. In other words, your payments remain fixed despite inflation.

Take advantage of tax and accounting benefits.* Certain leasing programs allow you to treat the equipment as a tax-deductible operating expense rather than a capital expenditure. Unlike obtaining equipment with an outright purchase, financing does not increase a company's debt/equity ratio, which can decrease its borrowing capacity.

*You should always consult your tax and legal advisors regarding potential tax benefits.

Leasing Products

Fair Market Value Lease

FMV leases offer you the lowest monthly payment. The lease is specifically designed for those who prefer the use of equipment

versus the ownership of equipment. FMV leases offer flexible end-of-term options such as purchasing the equipment at fair market value, continuing to lease with GE or returning the equipment.

\$1 Buyout Lease

\$1 Buyout Leases are designed for those who wish to own the equipment at the end of the lease. With this lease, which is similar to a loan, you have the ability to take advantage of tax and depreciation benefits.* Then, at the end of the lease term, you simply exercise the \$1 purchase option with no further obligation.

10% Purchase Option Lease

10% Purchase Option leases offer the benefits of both \$1 Buyout and Fair Market Value leases: lower monthly payments, tax and depreciation benefits. (Always consult your tax or legal advisor about potential benefits.) At the end of the lease term, you simply pay 10% of the original equipment cost with no further obligation.

Flexibility and Features Through GE

Equipment add-ons

You may add new equipment to an existing GE lease. Typically within the first 12 months of the term, you may obtain additional equipment for the same lease rate (adjusted for the term) and purchase option. The add-on schedule will run co-terminously with the original lease schedule.

Equipment upgrades

The ability to upgrade equipment is key to having a technology life-cycle solution. Our upgrade options will allow you to trade in old equipment for new technology any time during the term of the contract (subject to credit approval).

Variable payment options

Perhaps the broadest category of leasing, variable payment options are standard leases that have been modified for a specific market or for your cash and tax planning needs. They include special features such as skipping payments at certain times of the year, lowering payments at the start of the lease and deferring or graduating payments.

Please call 1.800.225.0513 with questions.



Required items in bold italics. Personal information required if in business 5 years or less, or if 20 employees or less.

Customer and Billing Information

Company Legal Name _____ Phone No. _____

Tradestyle _____ D&B # _____ Federal Tax ID # _____

Billing Address _____ City _____ State _____ Zip _____

Equipment Address _____ City _____ State _____ Zip _____

Years in Business _____ No. of employees _____ Business Description _____ State of Incorp _____

Type of Business S-Corp Non-Profit Sole Proprietor Partnership Corporation Government

Parent Company Name _____ City _____ State _____ Zip _____

Personal Information of Proprietor, Partners or Major Shareholders

Principal Name _____ Title _____ Soc. Sec. No. _____

Home Address _____ City _____ State _____ Zip _____

Bank/Lease References

Name of Bank _____ Checking Account No. _____

Phone No. _____ Contact _____ Loan Account No. _____

Leasing Company _____ Phone No. _____ Account No. _____

Authorization for Disclosure of Credit Information (THIS MUST BE SIGNED)

The following authorization(s) shall apply to this application and subsequently for the purposes of update, renewal or extension of such credit and for reviewing or collecting the resulting account. A photostatic or facsimile copy of this authorization shall be valid as the original.

Authorization for Disclosure of Business Credit Information

Applicant hereby authorizes the release of credit information to GE Capital, or its designee (and any assignee or potential assignee thereof) from any source including credit bureau reporting agencies and applicant's bank. I hereby represent that all of the information contained in this credit application is true, correct and complete.

Authorization for Disclosure of Personal Credit Information

By signing below, the undersigned individual who is either a principal of the credit applicant or a personal guarantor of its obligations, provides written instruction to GE Capital, or its designee (and any assignee or potential assignee thereof) authorizing review of his/her personal credit profile from a national credit bureau.

Signature _____
(Authorized Representative of Credit Applicant)

Name _____ Date _____
(Please Print Name)

Signature _____
(An Individual)

Name _____ Date _____
(Please Print Name)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If your application for business credit is denied or conditionally approved, you have the right to a written statement of the specific reasons for the denial or the conditional approval. To obtain the statement, please contact CREDIT OPERATIONS, GENERAL ELECTRIC CAPITAL CORPORATION 201 W. Big Beaver, Ste 800, Troy MI 48084 or call (800-225-0513) within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

FOR VENDOR USE ONLY

Vendor Name _____

Vendor Number _____

Contact _____

Phone No. _____

Lease Term _____

Rate Factor _____

Monthly Payment _____

Advance Payment(s) 0 1 2 Other

Purchase Option FMV \$1 10%

Equipment Description _____

New Used

Equipment Amount \$ _____

Total Cost \$ _____

May we contact your customer if additional information is needed?

Yes

No



GE Capital

201 W. Big Beaver Rd., Ste 800
Troy, MI 48084

Phone: (800) 225-0513

Fax: (800) 821-8202