

# AMERICAN FINANCIAL

PARTNERS

## Equipment Finance Agreement

***Experience the benefits of our Equipment Finance Agreement (EFA)—one of the easiest ways to acquire business equipment!***

An EFA is structured as a fixed-term obligation with equal monthly payments. Terms range from 24 to 60 months. The customer owns the equipment at the end; there is no buyout to worry about.

Let us structure a payment schedule that meets the needs of your business!

Contact AFP today!  
888.237.3533

### **Benefits of the EFA:**

American Financial Partner's (AFP) finance program offers the benefits of a lease and loan in one agreement.

- **EARLY PAYOFF OPTION**  
The AFP finance program allows you to pay off early without paying the remaining stream of payments.
- **CASH FLOW MANAGEMENT**  
Low monthly payments and minimal up-front cash outlay.
- **SPEED**  
Short one-page application with quick approvals.\*
- **FLEXIBILITY**  
100% financing of the invoice including any add-on items such as training, installation and other soft costs.
- **NO BLANKET LIEN**  
Only the equipment is required as collateral. Your personal and business assets remain protected.
- **TAX ADVANTAGES**  
Qualifies for the Section 179 deduction.\*\*
- **FIXED PAYMENTS**  
Unlike financing with your line of credit or credit card, payments and interest rates are fixed. Market conditions can affect your line of credit and credit card rates can increase. Our payment terms are locked in.
- **LINES OF CREDIT REMAIN PROTECTED**  
Banks are great for short term needs and you should use them in that way. An available line of credit is an extremely valuable tool to address unforeseen emergencies. Therefore reducing those open lines by using them to finance equipment can be dangerous. Financing with AFP does not impact the credit lines with your bank and may offer more flexibility on your equipment financing needs.
- **AVOID OBSOLESCENCE**  
Financing affords you the best technology available today and allows the option to upgrade your equipment when it has outlived its use. Strengthen your competitive edge by using tomorrow's technology today!

\* Subject to credit approval and based on transaction size. Programs subject to change.

\*\* Consult your tax advisor to see how equipment financing affects your tax situation.