

Partners For Growth

8 out of 10 small businesses in the United States are leasing equipment. You could risk losing your customer to the competition if you do not offer this product.



Partner with AFP to add equipment leasing and 100% financing to your product suite. The team at American Financial Partners has 50+ years of solid experience in the Bank Leasing industry. As the climate of the economy continues to change, the way in which we address the needs of the individual customer has also evolved.

We're prepared to partner with you to discover innovative leasing opportunities to fit today's commercial customers.



How Leasing Benefits Your Customer

- **100% Financing**
 - o No down payment required
 - o Roll in "soft costs" such as installation, freight and training
- **Tax Savings Potential**
 - o Tax benefits may be significant based on the lease structure
 - o Monthly payments may be 100% tax deductible
- **Fixed Payment, Term and Rate**
- **General Lessor**
 - o Review all types and qualities of customers including start-ups and challenged credits
 - o Review all types and quality of equipment including used
- **Flexible Lease Structures**
 - o Variety of lease terms and options
 - o Seasonal Payments, 90-days Deferred, Step-Up Programs
- **Preserve customer's credit lines, cash and working capital**
 - o Doesn't affect bank lines of credit for A/R, working capital and/or inventory
- **Fast and Convenient**
 - o Simple one page application
 - o App only available
 - o Quick turn around times
- **Reduced Risk of Technical Obsolescence**
 - o Operating Lease structures allow businesses to determine at lease end if they want to own, upgrade or return equipment
 - o No Blanket Lien

Contact us today for more information:

888-237-4520

AMERICAN  FINANCIAL
PARTNERS

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Partners Who Care

Experience you can depend upon.
Knowledge you can resource.
Progressive solutions you can trust.



Contact Jaci Weber, Josh Penman, Carrie Radloff or Emily Zwach TODAY for more information!

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How Leasing Benefits The Financial Institution

- **Personal service for you and your customers.**
- **Quick turn around for every applicant.**
- **Review all qualities of customers – even start-ups.**
- **Preserve customer's credit lines.**
- **Alternative finance options for your customers.**
- **One-stop shopping for customers.**
- **Vendor Programs:**
 - o Bank receives fee income on all transactions generated from vendor program
 - o Financing is offered through bank customers and prospects who sell, manufacture, or distribute equipment
- **Marketing Support**
- **Non-Recourse Fee Income**
- **Customers you normally may not be able to assist...We can help!**
 - o Customer is at legal lending limit with the bank?
 - o Bank declined customer?
 - o Customer out of your lending area?
 - o Soft collateral?
 - o Lack of down payment?
 - o LET US TAKE A LOOK!!



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