



Cash vs. Financing: What's Best for You?

Need equipment? You could spend cash up front. Or you could save more of that cash to grow your business by financing your Frank & Ron Hotel Motel Supply Inc. purchase with LEAF.

LEAF's equipment financing is fast, easy, flexible and it conserves the working capital you need to keep your business growing.

See How Cash Stacks up to Equipment Financing

	Cash Payment	Equipment Financing
Rate	No traditional interest owed; however, must consider the cost of capital and depletion of cash for future purchases	Fixed for the entire term of the contract
Down Payment	100% of cost deducted from vital working capital	No down payment required and 100% financing available
Credit Impact	Does not contribute to building effective credit history that may be needed to secure future lines of credit	Builds positive credit history by reporting to commercial credit agencies
Lines of Credit	Less cash on hand may reduce access to credit lines	Frees up cash for future use
Turnaround Time	Complete ownership immediately, assuming all risk and associated costs	Less than one hour
Maximum Loan Amount	Cash payment may make it difficult to secure any future loans, having spent capital needed for repayment and any necessary down payment or collateral	Amount based on ability to repay
Soft Cost Coverage	Requires an outlay of capital prior to receiving benefits of purchase minimizing ROI	All soft costs can be financed

Keep more of your cash working for your business by financing your Frank & Ron Hotel Motel Supply Inc. purchase with LEAF.

Contact your representative today to learn more.



To learn more about LEAF, visit www.LEAFnow.com.

LEAF Commercial Capital, Inc. is a subsidiary of People's United Bank, N.A.