



AMERICAN FINANCIAL

PARTNERS

Equipment Finance Agreement

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

How is the Financing Structured?

The agreement is structured as a fixed-term obligation with equal monthly payments. Terms range from 24 to 60 months. The borrower is the owner of the equipment and the lender has a security interest in the equipment.

Benefits of the EFA:

- **No large down payment.** The program provides up to 100% financing for the equipment.
- **Possible tax savings.** You may be able to deduct the depreciation on the equipment and the interest portion of the monthly payment. Please consult your tax advisor to determine the impact on your business.
- **Hedge against inflation.** Financing allows you to purchase new equipment today and repay over the term of the contract. Your payments remain fixed despite inflation.
- **Preserve bank credit lines.** This program doesn't affect your existing borrowing limits with your bank. This allows you to keep your bank credit available for other needs.
- **Conservation of cash.** Cash isn't tied up in overhead; it's free for income producing investments. Your cash can be used for appreciating assets, not depreciating assets.
- **Maintain ownership.** Given the long economic useful life of some equipment, this program provides for customer ownership of the equipment while avoiding unexpected fair market value purchase options.
- **Flexible payment options.** Flexible payment options such as 90 day deferred, skip payments and seasonal payment are available. Use the equipment now and pay for it during your busy season.

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

Contact AFP today!

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