



The Five-Step Leasing Process

Your customer chooses your equipment and requests terms for the lease.

Your customer completes the one-page LCA application and faxes it to LCA at 800.736.0218.

LCA notifies you of approval or requests more information. If approved, your customer completes and signs all required documents and writes any required checks.

You send us: all completed lease documents; any required advance payments; and a detailed invoice which includes a complete product description and equipment serial numbers.

LCA will pay you via ACH within 48 hours after receipt and verification of all required items. Certification that the applicant has accepted the equipment is part of the required items.

LEASE CORPORATION OF AMERICA

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Equipment Financing Services

LCA

LEASE CORPORATION OF AMERICA

800.800.8098

About Lease Corporation of America

- Headquartered in Troy, Michigan.
- Since its corporate inception in 1988, LCA has established working relationships with over 3,462 vendors of all sizes from across all 50 states and Canada.
- **These productive relationships** have generated well over \$615 million dollars of leases for point of sale, security, automotive repair, radios, office equipment and a multitude of other products that are essential to the users' daily business activities. LCA has booked and serviced more than 63,000 leases.
- **Full-service financing** company with dedicated leasing experts available to answer your calls.
- **Competitive Rates** – LCA will attempt to match or beat any of our competitors' rates.
- **Prompt Service** – Credit decisions within four hours on transactions under \$75,000.
- **Personalized service & flexible lease options** provide a total financial solution.



Leasing's Benefits To You

Through Lease Corporation of America's flexible financing programs, our account executives can work with you to create leasing options beneficial to you and your customers. The benefits of offering a lease program include:

- Overcoming "sticker shock" objections of a cash price with a low fixed monthly lease payment.
- Increasing your equipment sale amount by selling an affordable monthly payment.
- Combining your installation costs, software and warranties into your leasing solution.
- Shortening your sales cycle by overcoming deferred decisions.
- Increasing your commission bonus! LCA's diverse rate cards can allow you to build in higher margins (*through points*) to receive a commission as if the lease was a cash sale.
 - LCA's rate card options include:
 - Blue (*zero points*)
 - Green (*three points*)
 - Red (*five points*)



LCA's Advantages

LCA wants the lease process to be simple, efficient and convenient for you and your customer. Our leasing experts can assist you with any needs from training and development to customized marketing promotions and rates with your branding requirements.

Training: Our account executives can lead you through our training presentations that cover everything from the basics of leasing to more advanced selling techniques. LCA can host on-site training sessions or facilitate meetings through our Webex Training Center.

Marketing: Our in-house marketing department can provide promotional flyers, rate cards/sheets, specialized brochures, lease documentation, proposal generator tool and other information to assist your leasing efforts.

Electronic and Web-Based Materials: LCA understands how quickly you require information to sell leasing in your sales channel. All promotional materials (flyers, brochures, rates) are formatted in Adobe Acrobat to send to you at a touch of a button. Our qualified vendors also can submit lease applications through www.lcadirect.com. You also can download our current rates/promotions and use our quote calculator at www.leasecorp.com.

To inquire about LCA's leasing options, contact your Account Executive at **800.800.8098**.

Lease Programs

Standard Lease Programs: LCA offers lease programs with lease-end options ranging from \$1.00 Purchase Option to Fair Market Value (*FMV*). First and last monthly payments are generally due in advance.

Municipal Lease Programs: We have specialized rates on leases for tax-exempt, taxable municipals and qualified 501(c)(3) organizations. Please refer to LCA's **Targeting Municipalities For Your Lease Programs** brochure.

Step Programs: The Step Program gives your customer the opportunity to establish a lower monthly payment at the inception of the lease. Payments 'step up' over the life of the contract.

Zero-Down Lease Programs: This program allows your customer to take possession of the equipment with no cash down and defers the first payment for 30 days.

Deferred Payment Programs: Your customer receives the equipment and you are paid, but the lessee's payments do not start for 60-90 days.

Seasonal Programs: The Seasonal Payment Program can help close transactions with customers whose business primarily operates certain months of the year. A nominal contact payment is required during the "off" months.

LCA Bank Corporation

LCA Bank's charter was approved in November 2005. The bank was formed to provide a stable source of funds to enhance LCA's traditional funding sources. This allows LCA to be a "**One Stop Funding Shop**". This funding advantage not only provides a stable source of funding, but also allows LCA to expand the programs it can offer its vendors.