



Benefits of Lease vs. Purchase

Why should I lease equipment rather than purchasing the equipment outright?

Improve Cash Flow/More Equipment

Leasing offers the flexibility of handling possible budget constraints through its monthly payments. Instead of allocating a large portion of your budget upfront, your company can lease the equipment to fulfill your needs while earmarking the rest of your budget toward other income-producing areas.

Through leasing, you also have more flexibility to acquire more equipment. For example, instead of allotting your entire budget and purchasing one piece of equipment, leasing allows you the opportunity to purchase more equipment that better services your current needs without the large initial capital outlay.

Reduce Technological Obsolescence

When you purchase equipment, you commit to that equipment for an unlimited amount of time. In today's fast-paced environment, equipment obsolescence occurs at a rate which purchasing does not allow you to maintain.

Leasing is based on utilizing the equipment for a set rate of time and you do not have a commitment to purchase it at the end of the lease. When your lease terminates, you can upgrade to new equipment and not worry about 'being stuck' with outdated models.

Keep Your Credit Lines Open

Leasing provides additional working capital without affecting your established lines of credit. With 100% financing and adjustable terms designed to fit your budget, leasing can improve your balance sheet by reducing long-term debt!

Fixed Rate Financing

Monthly lease payments are fixed throughout the term of the lease based on the rate factor provided by your LCA Account Executive. This rate factor is multiplied by the total cost of the equipment to determine your monthly payment.

Once your lease transaction has funded through LCA, your payment will not change – which gives you a predictable monthly payment!

Maintenance & Warranties

Even though you are leasing your equipment (not owning), all manufacturer warranties are passed on to you. Repairs and service are handled in the same manner as if you purchased the equipment outright.

Flexible Leasing Options

Your LCA Account Executive can work with you to design a lease payment schedule conducive to your business requirements.

Our standard purchase options can adjust your monthly lease payment amount and offer a variety of end of lease options including purchasing the equipment. Other lease options include zero down, deferred payments, step or skip payments, seasonal or even 90 days same as cash.

Finance Entire Amount Of Sale

Through leasing, you can finance the entire amount of the sale into your monthly payment including equipment, installation, accessories, airtime and other applicable costs. Purchasing the equipment does not allow you to combine such services into one monthly payment.

For more information on leasing, contact your dedicated LCA Account Executive today!



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