

## Why is it beneficial to lease?

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- **Fixed Payments:** Unlike loans and credit cards, your lease payment is fixed throughout the term. It will not vary with interest rate changes. Fixed monthly payments make your equipment purchase more affordable without the up-front capital required for a cash sale.
- **Preserved Credit Lines:** Your monthly lease payment does not affect your bank or credit lines. Most banks and credit card companies will reduce your existing available credit lines with every purchase via a credit card or loan.
- **Affordable Down Payment:** LCA does not require a large up-front down payment like loans and credit card companies. Most of our programs only require first and last payments (typically 5%) in advance instead of the 20% mandated by bank loans.
- **Adding 'Soft Costs':** Leasing allows you to roll in services (software, maintenance, etc.) with the equipment so the monthly payment includes your total price. Loans and credit cards do not traditionally combine services and equipment costs into one monthly payment.
- **Avoiding Equipment Obsolescence:** Leasing makes adding onto existing equipment or upgrading to new equipment efficient and available at any time for our customers. You can upgrade your equipment as technology and your company's needs change.
- **Reduces Taxes:** Unlike loan payments, lease payments may be deductible. Please consult your tax advisor to determine the deductibility of lease payments.

**Contact your dedicated LCA Account Executive for more information**