

I. 12-, 24-, 36-, 48- or 60-Month Term

Choose the lease term that best fits your financial plan. LCA collects the first and last payments, then at the end of the lease term, you can choose a Purchase Option that works best for you. †

II. 12 + 1 = Easy Program

Finance your solution with 13 payments over a 12-month period. LCA collects the first payment with 12 monthly payments remaining. *†

III. 12-Month Easy Financing

Finance your equipment with a 5%, 6% or 7% Participation Fee (depending on equipment cost). Two payments are due at lease signing with 10 payments remaining. *†

Monthly Payment Example

Equipment cost:	\$25,000.00
Participation fee:	6%
Term:	12 Months
Total equipment cost:	\$26,500.00
	<i>(\$25,000 X 1.06 – on 6% participation fee)</i>
Monthly payment:	\$2,208.34
	<i>(\$26,500.00 ÷ 12 months)</i>
Advance payment:	\$4,541.68
	<i>(First and last month payments + \$125 documentation fee)</i>
Payments remaining:	10 Payments

IV. 30-, 60- or 90-Day Deferred

Choose from 30, 60 or 90 days to defer your first payment. Zero payments are due in advance. Payments begin 30, 60 or 90 days after installation. *†

All Programs:

Excludes Sales Tax • Minimum System Cost: \$2,000 • Minimum Monthly Payment: \$75 • Documentation Fee: \$125 • Subject to credit approval by Lease Corporation of America • Financing provided by Lease Corporation of America

V. Flexible Step Payments

This flexible lease lets you pay \$99 per month for the first six months of the lease with only one lease payment due in advance. After the six-month period, your payment will increase to a standard, fixed payment for the rest of the term. *

VI. Seasonal Payments

This program is tailored toward customers who have interrupted cash flows due to the seasonal nature of their business. Under this program, higher lease payments are made only during the months the business operates and/or generates cash flow. Contact payments as low as \$75 are required during the “off season” months. *

VII. Choosing A Purchase Option

You should educate and familiarize yourself on LCA’s standard purchase options. If you require a specialized lease, feel free to contact LCA.

\$1.00 Buyout: This option allows you, the customer, to purchase the equipment for \$1 at lease termination. In some states, the \$1 buyout is not available.

Fair Market Value (FMV) or 10% Buyout: These options are targeted toward customers concerned with equipment obsolescence. At lease end, you can return the equipment to LCA, upgrade to a new lease or buy the equipment at the then FMV price or at 10% of the original equipment cost.

An FMV lease has possible tax advantages, under IRS Section 179, as your monthly payments may be recognized as an operating expense for tax purposes, thereby reducing your tax liability. LCA is not an authorized tax advisor. Please consult your tax advisor to confirm if you qualify for this tax benefit.

* \$1 buyout at lease end

† 24+ months time in business required to qualify

Contact your dedicated LCA Account Executive for more information