



School & Education

Municipal Lease-To-Own Programs

Advantages

Our **MUNICIPAL LEASE-TO-OWN** financing is nothing like the commercial or personal leases you may be familiar with. Our vehicle leases for example, have no mileage restrictions, no maintenance, or condition requirements and most importantly, **NO END-OF-LEASE BUYOUTS**. Unlike cash in advance, our tax-exempt municipal leases allow you to “pay-as-you-go,” spreading the full cost over multiple budgets. Everything is titled to your school district on delivery—you own it! Exactly like a cash purchase. And our municipal interest rates are significantly lower than commercial rates. **Tax-exempt municipal leasing is in fact, your lowest cost source of non-debt financing.**

SCHOOL LEASES CAN INCLUDE ALL ESSENTIAL ELEMENTS — VEHICLES, EQUIPMENT, HARDWARE & SOFTWARE: IT project cabling, installation, configuration. Vehicles can include communication gear/GPS, special paints and decals, ADA upgrades etc.—all included in the amount to be leased. State contract purchases—no problem. Use any number of vendors of your choice for a complete turnkey, lease-to-own solution.

Compare Our School Vehicle & Equipment Municipal Lease-To-Own Benefits:

- ☑ Our municipal lease interest rates are LOWER THAN DEALER INTEREST RATES !
- ☑ Vehicles: UNLIMITED USE & MILEAGE!
- ☑ No "wear & tear" or maintenance clauses
- ☑ No end-of-lease residuals/buyouts!
- ☑ Modify your equipment as necessary – no problem
- ☑ For IT & Networks—*include* cabling, configuration & software too.
- ☑ Purchase from ANY DEALER, or from your STATE CONTRACT — no problem.
- ☑ School buses to computers. Library furniture to grounds keeping to stadium seating, HVAC, energy & lighting upgrades, kitchen equipment to full building additions—and everything in between.



- ☑ Take delivery now—Your first lease payment can be up to 12 months after lease signing
- ☑ Lease terms: 3, 4 & 5 years. Pay monthly, quarterly, semi-annually or annually, even skip summers!
- ☑ Our municipal leases automatically include non-appropriation of funds language (*Wherever required by law*)
- ☑ Larger Leases = Lower Interest (*Combine vehicles & equipment from other departments—for our lowest rates*)
- ☑ Our lease can be prepaid (*An early buyout schedule with purchase prices locked in, is automatically included w/every lease*)
- ☑ All vehicles/equipment are titled in your school's name at delivery—your school owns everything.
- ☑ Two Page Application. Quick Credit and Document Turnaround.



Request a no-obligation, one page QuickQuote on any combination of equipment!

First Capital Equipment Leasing Corp.
LeaseExperts.com
800-541-0114

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Celebrating 31 Years
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