

WHY INTERNATIONAL FINANCE GROUP?

Since we're in the transportation business, International Finance Group understands your financing needs better than any bank. We offer financial solutions to help you work around issues like seasonality and cyclical nature of your business. How can we help your business? Come in and find out.



MUNICIPAL LEASE

WHAT IS A MUNICIPAL LEASE?

A Municipal Lease is a financing instrument used by municipalities to purchase equipment over the useful life of the equipment. While they are documented as a lease, municipal leases have characteristics similar to a loan in that the lessee owns the equipment at the end of the lease term and the lease can be paid off early if desired.

FINANCING EXCLUSIVELY FOR THE PUBLIC SECTOR.

International Finance Group understands that as a municipality, you face special budgetary constraints that often dictate how much equipment you can purchase and when you can purchase it. Through the International Finance Group Municipal Lease you are now able to buy the equipment you need when you need it. If you're in the public sector, the International Finance Group Municipal Lease gives you a unique opportunity to purchase the equipment you need while staying within your budget.

WHAT GROUPS QUALIFY AS THE PUBLIC SECTOR AND ARE ELIGIBLE FOR THE MUNICIPAL LEASE?

- CITIES
- COUNTIES
- STATES
- SCHOOL DISTRICTS
- PUBLIC UNIVERSITIES



WHAT ARE THE BENEFITS OF A MUNICIPAL LEASE THROUGH INTERNATIONAL FINANCE GROUP?

Getting a Municipal Lease through International Finance Group provides municipal customers with vehicles that deliver the highest degree of safety and reliability and the lowest cost of ownership. As the lender to municipal borrowers, we can lend you money tax-exempt, and are able to pass our tax savings on to you in the form of low interest rates.

You'll also enjoy other benefits:

- Equity is built with every payment. Municipalities will own the equipment at the end of the lease term for a \$1 payment.
- No debt is created. Payments are subject to non-appropriation, so they do not constitute debt and generally don't require voter approval.
- Maximize your limited budget funds. Only the current year's payments need to be included in the budget.
- No down payment is required. Because 100% of the equipment cost is financed, you can make purchasing decisions when you need to instead of waiting for a new fiscal year.
- Payment terms are flexible. Transactions can be structured to your budgetary constraints.
- Enjoy lower maintenance costs and increased uptime with a newer fleet.



THE BRILLIANCE OF COMMON SENSE.™