## Leasing & Financing It Makes Business Sense

Most businesses will write off 100% of their lease payments. Bank loans for equipment must be capitalized and only gradually depreciate over a period of 5, 6, 7 or more years. Our leases can effectively accelerate those write-offs, putting cash into your pocket sooner.

## WHY FINANCE?

There are many reasons to finance your equipment purchase today:

- Less impact on cash flow
- Tax benefits
- 100% financing, including soft costs
- Conservation of capital
- No paperwork
- Improved balance sheet ratios
- Options for purchase or renewal
- Reduced interest rate risk

We are dedicated to helping your company obtain the capital it needs to grow. Our Commercial Finance Analysts will help facilitate your growth and expansion with the efficiency and cost-effectiveness you deserve.





Apply online at: www.bankofcardiff.com/apply



Only a one-page application is needed to get you approved. With our same-day approval process, there's no reason to wait.

1, 2, 3...

WE MAKE IT EASY.

## 3 Easy Steps:

- Fill out the application on the back of this page and fax it in to us, or simply go online to apply.
- 2. A Cardiff Analyst will help you choose the financing option that best suits your company's needs.
- 3. Select the equipment to be financed, and sit back and relax. We take care of the rest!