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COMMERCIAL/INDUSTRIAL

LEASE PAYMENT ESTIMATOR

Enter your equipment cost below to calculate your estimated range of monthly lease payments. For your convenience, we've shown approximate payment ranges for 36, 48, & 60 month terms (24 & 72m terms available). This calculation is based on the information you entered & should only be used for general quoting purposes only. Your individual payments will be based upon credit & equipment approval. Actual down payment & resulting monthly payments will vary. Check with your rep for exact monthly payments.

Equipment Cost ►
Yearly Maintenance Fee ►

	Lease Term:	End of Lease Option (%)	Estimated Payment Range:	Balloon Payment
Lease with Balloon	36m		to	
	48m		to	
	60m		to	
VS.				
Lease with \$1 buyout	36m	\$1	to	\$1
	48m	\$1	to	\$1
	60m	\$1	to	\$1

*Equipment Cost: You must include the tax with the total equipment cost for this to be included in the term.

*Maintenance: This fee will be included in the total cost & based on the term of the lease. No interest is charged on the maintenance fee.

*End of Lease Option: This calculator has set defaults. You have the ability to enter the percentage of the option at your discretion, but this amount is subject to credit approval.

*Estimated Payment Range: We supply leasing for all credit classifications & "start-ups" so a range is necessary. We will determine where you are classified upon approval.

*Balloon Payment: At the end of the lease term, you may choose to make this payment & purchase the equipment or return the equipment to the dealer, & they will satisfy the balloon payment.

*Interest rates are tied to the federal funds rate & are subject to change.

SECTION 179

Under Section 179, you may expense 100% of the cost of the equipment acquired this year up to \$500,000. Depending on your tax bracket, you could save a portion of that equipment cost in tax savings. You may also have the ability to write off your monthly lease payments. (*Please consult your tax advisor.)

Section 179 Deduction	
Bonus Depreciation Deduction	
Regular 1st Year Depreciation	
Total 1st Year Depreciation	
Current Year Tax Savings (35% bracket)	
Lowered Cost of Equip. (after tax savings)	

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