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**MUNICIPAL/GOVERNMENT**

# LEASE PAYMENT ESTIMATOR

## PAYMENT ESTIMATOR \$1 BUYOUT TAX EXEMPT OPTION

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 & 72 month 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:	Estimated Payment Range:
36m	to
48m	to
60m	to

\*Equipment Cost: You must include the total equipment cost & installation/set-up fees 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.  
\*Estimated Payment Range: We supply leasing for all credit classifications so a range is necessary. We will determine where you are classified upon approval.  
\*Reset: Click the reset button to clear the calculator & start a new estimate.  
\*Interest rates are tied to the federal funds rate & are subject to change.

## BENEFITS

**Fast, simple & cost effective.** Lease approvals and documentation are very inexpensive to initiate. **100% financing** to include delivery and installation costs.  
**Tax-exempt interest.** Lease payments include principal and an interest portion. The IRS has determined that interest paid in this manner is exempt from federal and state income tax. This means the municipality can take advantage of lower interest costs. **No debt created.** Lease payments are subject to annual appropriations, which means, the obligation is not subject to statutory debt limitations. Since no debt is created, municipal leases do not require voter approval. **Budget enhancement.** Leasing allows public agencies to acquire needed improvements now rather than wait until next fiscal year or beyond. **Flexibility.** Payments may begin upon installation or deferred. In addition, they may be made in monthly, quarterly, semi-annual or annual installments.

INTEGRITY | INNOVATION | EXCELLENCE | SERVICE

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 **Apply Now!**



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