



Leasing opens up a world of opportunity

Simple. Seamless. Closed.

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Your business depends on having the right equipment and technology available to use, when you need it. But it also depends on wisely managing your capital and cash flow. With the flexibility of leasing, you can have both the right equipment and the right financing. Transfer the risks and uncertainties of equipment ownership to the leasing company, so you can focus on using that equipment as a productive part of your business.

Leasing offers many advantages over other financing methods:

Simplicity, Speed and Convenience – Leasing with National Commercial Capital allows you to respond quickly to your needs for equipment and technology. The application and one-page lease document are simple, and you can be approved for a lease within minutes or hours. You can have the products you need in operation quickly, without hassles.

Conserve Capital – Conventional or bank financing typically requires a large down payment. Affordably spread your payments across time, and conserve your working capital to really work for your business.

Preserve Credit Lines – Borrowing from the bank shrinks available credit lines. Leasing ensures that credit lines remain free for profitable expansion in other areas.

One Monthly Payment – One low lease payment can cover everything — equipment, freight, installation and maintenance, tax and supplies.

Overcome Budget Obstacles – Leasing allows customized payments and terms to fit any budget.

Fixed Payments – Fixed payments avoid the uncertainty of variable (floating) interest rates typical of bank financing.

Manage Asset Value – It's wise to own things that appreciate in value and lease things that depreciate. Leasing options (trade-in, early upgrade, renewal replacement, and add-on) help minimize the risk of depreciating equipment values. At the end of the term, the lessee may purchase the equipment, return it, or renew the lease (depending upon the original lease agreement).

Flexibility – As your business grows and your needs change, you can add to or upgrade your lease at any point through add-on leases or master leases. If you anticipate growth, be sure to negotiate that option when you structure your lease program. You also have the option to include installation, maintenance and other services, if needed.

Avoid Obsolescence – Leasing is an extremely attractive option for all your computer hardware and software purchases because technology becomes outdated very quickly. With a lease, your risk of getting caught with obsolete technology is lower because you can build upgrades and add-ons into the lease.

Customized Solutions – Leasing allows you to structure a financing program that addresses your key business issues, including cash flow, budget, transaction, and cyclical fluctuations. For example, some businesses request seasonal leases, allowing them to schedule their payments during their busiest months to better align their expenses and revenues on a monthly basis.

Tax Advantages – Monthly lease payments may be tax deductible. Please contact your tax advisor to determine which lease structure is best for your specific situation.

A World of Opportunity from National Commercial Capital.