



# LEASING 2

## FIRE & EMS



## Financing for Fire & EMS Service Providers

### FOR EQUIPMENT AND FACILITIES

Fire Trucks

Stations

Ambulances

Staff Vehicles

SCBA

Bunker Gear

Radio

All Other Equipment

# Use Leasing to Overcome Budget Constraints



Savvy Emergency Service Organizations everywhere are turning to flexible, low interest lease financing for new equipment and facilities. . . **shouldn't you?**

## Proven

Today's administrators face a diverse array of budgetary and operating challenges. As budgets and resources are reduced at the local level, funding the immediate and long-term equipment needs of your community become more difficult.

Lease financing is the most common method used to purchase vehicles, facilities and equipment. In many cases the interest rates are tax-exempt offering considerable savings to fire and EMS service organizations across the country.

**Lease financing provides for the acquisition and use of your equipment and property while preserving your cash for unexpected needs.**

## Easy to Do

A tax-exempt lease is an installment purchase. It provides for the acquisition as well as the use of property. Most emergency service organizations qualify for tax-exempt financing and enjoy significantly lower interest rates than what is available to commercial businesses.

**With over 75 years of combined leasing experience, Leasing 2 is the number one choice of fire and EMS organizations nationwide.**

Leasing 2 has originated nearly \$1 billion in leases & loans.

## WE UNDERSTAND:

- New and used fire trucks
- New and used ambulances
- New & renovated Station projects
- Loose equipment and rescue tools
- Volunteer organizations (501C3)
- Delivery and payment terms
- Long term and fixed rates
- Working with vendors
- Vehicle titles



# Benefits of a Leasing 2 Lease



Leasing helps **overcome** budget restricts.

## Equipment

Leasing gets the trucks, stations and equipment you need, when you need them.

## Low Interest

Most leases qualify for low, tax-exempt interest rates.

## Equity

Leases build equity with each payment. Once you make your last scheduled payment, you own the truck/equipment.

## Faster & Affordable

Leases are less expensive, faster and easier to execute than bonds. The complete process can take as little as two weeks.

## Frees & Preserves

Leasing frees your cash to purchase those items that are more difficult to finance and preserves it for unexpected needs.

## Cheaper

Leasing can be cheaper than paying cash when paying cash causes you to delay your purchase.



## LEASES DO NOT REQUIRE

- High legal fees
- Underwriting costs
- Voter approval
- Printing expenses
- Broker commissions
- Bond attorneys



# The Leasing 2 Advantage



## Easy

Because Leasing 2 specializes in leases fire and EMS departments, we can make it fast & easy for you.

## 100% Financing

Down payments are optional.

## Great Terms

Fire trucks: 1 – 15 years

Ambulances: 1 – 7 years

Stations: 5 – 30 years

## Aggressive Rates

Leasing 2's rates are always among the lowest.



## Options

Annual, semi-annual, quarterly, monthly or custom. Annual payments beginning as long as one year after delivery.

## Fast

Just a few short steps to finalize your lease.

## Control

Choose the equipment, negotiate the price, establish delivery and Leasing 2 will provide the financing.

## Flexible

Leasing 2 will tailor a lease to meet your specific financing requirements and challenges.

# Lease Options



Leasing 2 has designed two **powerful** lease structures for financial solutions:

## Ownership Lease

When a cash purchase is not possible, many departments use the Ownership Lease option to spread out the cost of the truck over 1 to 15 years. This structure amortizes the entire finance amount evenly over the term of the financing. The truck is titled in the department's name and when the last payment is made, clear ownership of the truck passes to the department without further payment.

## Rental Lease

More and more departments are utilizing a rental structure to enhance fleet managements and avoid using trucks beyond their economic useful life. The Rental Lease option allows departments to use the truck for 3 to 10 years depending on their usage level and then return it for a new one before trade-in values decrease and maintenance costs increase. Many departments have experienced the ability to run newer fleets at similar total costs. With Rental Leases, a balloon payment is structured to match the buyback value of the truck at lease end. By utilizing this structure, a department only pays for the portion of the trucks value that corresponds to their usage. Benefits include maintenance savings, enhanced fleet dependability, increased fire fighter morale and reduced dependence on reserve fleets.

## Comparison

YEAR	CASH PURCHASE	OWNERSHIP LEASE	RENTAL LEASE
	\$550,000	\$0	\$0
1	\$0	\$89,221	\$71,529
2	\$0	\$89,221	\$71,529
3	\$0	\$89,221	\$71,529
4	\$0	\$89,221	\$71,529
5	\$0	\$89,221	\$71,529
6	\$0	\$89,221	\$71,529
7	\$0	\$89,221	\$71,529
<b>Total</b>	<b>\$550,000</b>	<b>\$624,547</b>	<b>\$500,700</b>

# Why Lease New Equipment?



You might face challenges when deciding whether or not you can afford new vehicles and equipment.

Fortunately, tax-exempt leases help you get your needed equipment now, and delay your first payment until the next budget year. **This helps you match cost with revenue and minimize the impact of large purchases in a single budget year.** Plus, you'll eliminate the maintenance costs of older equipment.



*Investing in communities today to build a better tomorrow.*

FOR MORE INFORMATION:

[www.Leasing2.com](http://www.Leasing2.com) • 813-258-9888 • Tampa, FL

