

# Top 10 REASONS WHY YOU SHOULD FINANCE YOUR NEXT EQUIPMENT PURCHASE



NAVITAS CREDIT CORP.

A UNITED COMMUNITY BANK COMPANY

IT'S TIME TO MAKE EQUIPMENT FINANCING PART OF YOUR PURCHASING STRATEGY

## News You Can Use From Navitas Credit Corp.

Companies have a variety of payment options when it comes to acquiring the equipment they need to keep growing. Before utilizing your valuable cash and your more strategic bank credit lines, many businesses opt to use financing as the most effective means of acquiring the equipment and software essential to stay competitive.

- 1 It's More Convenient** – At Navitas, for equipment purchases under 150,000 we only require a one-page simple language agreement to be signed.
- 2 It's Fast** – Once you submit your credit application, in most cases you will know in less than one hour if you're approved.
- 3 It's Affordable** – We can design a monthly payment plan to meet almost any budgetary need. Many of our plans do not even require any money down.
- 4 Offers 100% Financing** – Unlike many other credit products, you can "bundle" all of your needs into one low payment by including your equipment cost, shipping fees, installation charges, training expenses, service contracts, and even software.
- 5 Protects Against Obsolescence** – No one can predict what your company may need in the future so why be stuck with outdated technology or equipment that no longer meets your on-going business needs.
- 6 Preserve Your Capital** – Use your liquidity to meet your more short term financing needs and be prepared to meet your more critical operating expenses.
- 7 Provides Flexible Payment Terms** – Every business has a different sales cycle and cash flow requirements. Let your Navitas Financing Specialist build a payment that matches the way you do business. We can design a payment plan that lowers or skips your payments in your slow selling seasons.
- 8 Tax Benefits** – Based on the financing plan you select, you may be able to deduct as much 100 % of your payment right from your taxable income.
- 9 Makes Budgeting Easier** – Unlike many other types of financing, equipment financing locks in your rate and payment amount for the life of the finance term so it's easy to project your expenses way into the future.
- 10 Buy What You Need Not What You Can Afford** – Don't let limited budgets stop you from acquiring the actual equipment or software you need to meet your business demands. Why settle for the lower price model or give up on the feature you really need, let the lower payment that financing offers help you achieve your growth objectives.

## Command More Purchasing Power with Navitas