

*“All our dreams can
come true, if we have the
courage to pursue them.”
—Walt Disney*



McKenzie Leasing and Finance has been helping people achieve their business dreams since 1989. We specialize in business equipment leasing with fast answers, flexible terms, and friendly, no-hassle service.

We hope this brochure answers some of the questions you may have about equipment leasing and how it can unlock your business potential.

Please contact us for assistance or further information. ***We can process your application in as little as 24 hours.***



***You can see your future
—we can help you get there.***

541-485-6043 • 800-888-1392



www.mckenzieleasing.com



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*“The future belongs to those
who believe in the beauty
of their dreams.”
—Eleanor Roosevelt*



Unlock your business potential

**With LEASING
the future is NOW**



Could leasing hold the key to your future?



Recent studies have shown that as much as 80% of today's companies lease at least some of their equipment.

10 Reasons to Lease with McKenzie

- 1 Remain Competitive** —Use of updated equipment allows you to remain competitive in today's market.
- 2 Affordable** —Longer repayment terms and lower installments than a typical bank loan.
- 3 Up to 100% Financing** —Get *what* you need *when* you need it.
- 4 Income** —Income generated from the equipment can provide additional growth opportunities and cover the lease payment.
- 5 Timing** —More purchase power in your budget allows for quality expansion when the timing is right.
- 6 Cash Flow Protection** —Conserves cash and bank credit for operating expenses and emergencies.
- 7 Inflation Protection** —Leasing allows you to hedge against inflation by locking in the rate.
- 8 Simplified Recordkeeping** —Eliminates the need to keep depreciation schedules when payments are listed as an operating expense.
- 9 Tax Advantages** —You can typically deduct the lease payments from your corporate income. *Consult a tax professional for details.*
- 10 Choice & Flexibility**
 - Monthly, seasonal, and annual payment options
 - Delayed payment options
 - Buyout and renewal options
 - Consolidation options



Frequently Asked Questions

How does leasing work?

Leasing is similar to buying over an extended period of time — 24, 36, 48, or 60 months.

- ▶ You select the equipment and negotiate the price from the vendor of your choice.
- ▶ You also negotiate the details of warranties, guaranties, delivery, installation and servicing.
- ▶ As in a purchase, you are responsible for subsequent taxes, insurance coverage, maintenance and other costs associated with the day-to-day use of the equipment.
- ▶ Preapproval is recommended. With the knowledge that you have already been approved, you are able to optimize your choices based on pre-established monthly payment scenarios.
- ▶ Upon application approval and receipt of equipment details, McKenzie Leasing and Finance will purchase the equipment.
- ▶ You then lease the equipment from McKenzie for a specified number of months.

Can I continue to use the equipment?

Yes! There are several lease-end options available:

- ▶ Purchase the equipment at fair market value or a fixed, predetermined amount.
- ▶ Renew the lease for the residual value of the equipment.
- ▶ Lease new equipment.
- ▶ Return the equipment.

What type of equipment can be leased?

Most any type of business equipment can be leased. The soft costs associated with the equipment, such as freight, installation and training, can also be included.

Commonly Leased Equipment

- Long-Haul Trucks & Trailers
- Tow Trucks & Heavy Equipment
- Office Equipment & Furniture
- Medical, Dental, Chiropractic
- Construction Equipment
- Production Machinery
- Printing Equipment
- Computers, Software
- Tanning Beds & More



Can I qualify for a lease?

We approve nearly 75% of our applicants.

- ▶ McKenzie Leasing and Finance can often provide financing options when banks are unable to assist. We will work with you *personally* and consider your unique situation to see if we can help.
- ▶ We offer equipment leasing up to \$50,000 **without requiring financial statements.**
- ▶ Leases can be written for as little as \$2000 or as much as \$300,000+.

What will my payments be?

- ▶ The size and term of the lease, and the strength of the application will determine the monthly payment.
- ▶ Because you choose the term of the lease, the monthly payment is significantly up to you.

How do I apply?

- ▶ The fastest way to get started is to give us a call and we'll take your application over the phone.
- ▶ You can also call to have an application faxed or mailed directly to you.

 [Find our application online at www.mckenzieleasing.com](http://www.mckenzieleasing.com)

How long will this take?

- ▶ Get an answer in as little as 24 hours for leases requiring no financial statements.
- ▶ Leases requiring financials may take longer.

**Please give us a call for more information
...you can get started today!**

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*"The first and most important step toward success is the feeling that we can."
—Nelson Boswell*

