



**Success  
starts here.**



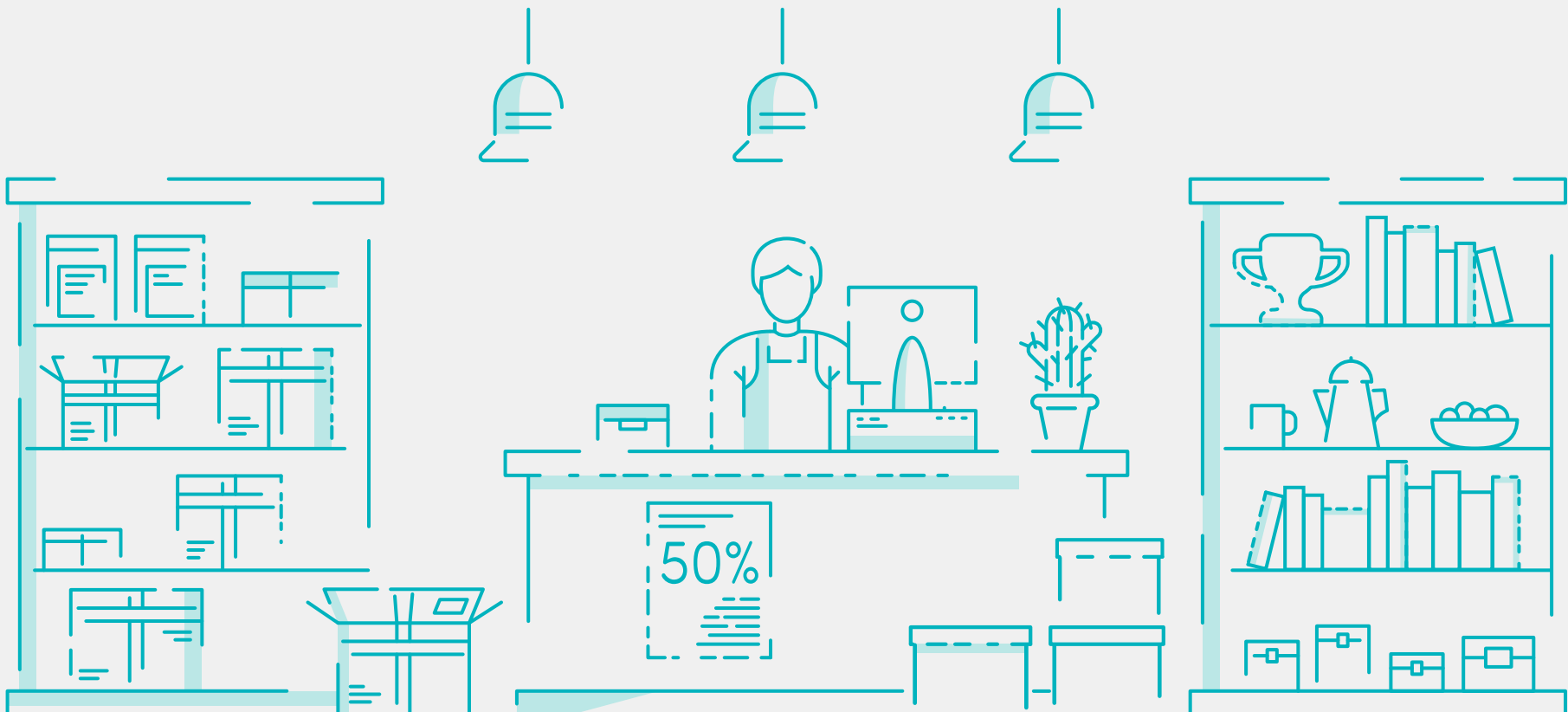
# Table of Solutions

## Let's be honest.

Financing won't be the answer to every obstacle you face as a business owner. That's just the truth. But for some of those obstacles, financing is exactly the right tool your business needs to get ahead. Join us to explore some common challenges small business owners face every day, and discover how financing can help turn them around.

### 3. Replacing Broken Equipment

### 7. Providing Customers with Payment Options



# Replacing Broken Equipment

## The Problem:

**Shoot. A key piece of equipment is broken,  
and now your business is suffering.**

You were probably relying on that computer, backhoe, or tractor to help drive momentum and bring in revenue for your business. With it out of commission, your business is at a standstill. You can't complete that construction job or invite new customers into your restaurant if the main asset that makes your business run smoothly is on the fritz.

## The Solution:

**Replace that equipment  
with equipment financing.**

Getting new equipment is time consuming (and expensive!). In business, there's no time or money to waste. When that crucial piece of equipment breaks down unexpectedly, you need a quick, easy fix that won't force you to empty your cash reserves. Enter equipment financing.



# Why finance?

## Well, it's easy, it's quick, and...

### 1. You have repayment term options.

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Depending on your lease type, your lender will often give you a term as long as 72 months to pay back your funds.

### 2. You may see some tax benefits.

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The payments on a Fair Market Value lease may be 100% deductible at tax time as an operating expense. We aren't tax experts, so we definitely suggest asking your financial lawyer how the specifics of your equipment lease will work out for you around tax time.

### 3. You'll spend less.

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Equipment financing is less risky since there's collateral involved. You'll almost always get a rate that is cheaper than most other financing options. (Cha-ching!)

### 4. You'll have the opportunity to own.

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If you think the equipment you leased will continue to drive in revenue after your financing agreement ends, you have the opportunity to purchase it at the end of the term. Chat with your lender about what end-of-lease option would work best for you!

# The choice is yours.

## Fair Market Value lease

### Lower monthly payments

Budget your money better and have more financial flexibility over the course of the lease.

### You have options

- 1) Buy the equipment outright at the fair market value (often set by your lender).
- 2) Give the equipment to the lender when the contract ends.
- 3) Choose to finance the equipment for a longer period of time.

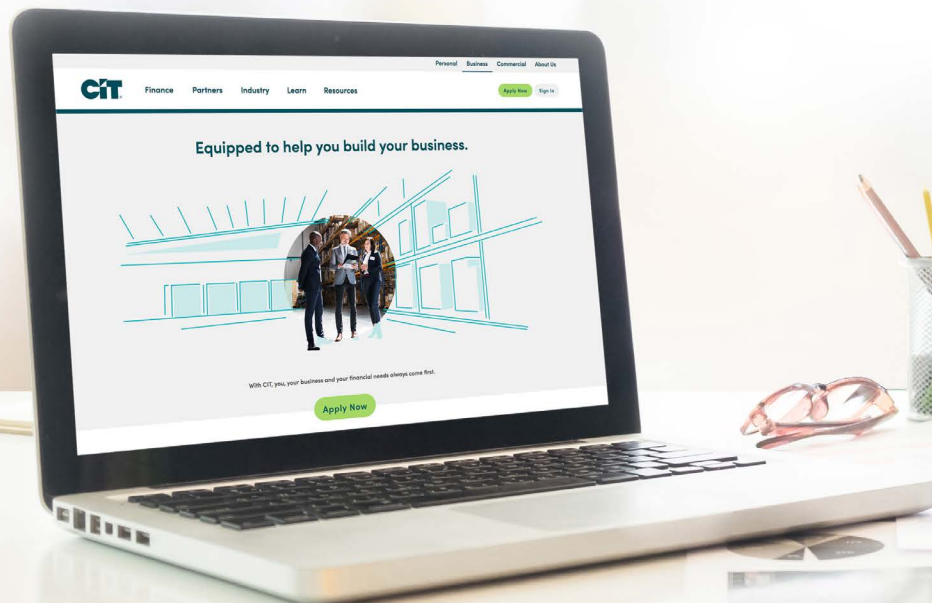
## \$1 buyout lease

### Low cost to own

With a higher monthly payment, the cost to own is only \$1 at the end of the lease.

### Great for long-lasting equipment

The longer the life cycle, the better the \$1 buyout option becomes.



# Providing Customers with Payment Options

## The Problem:

**You're a vendor crushing a sales pitch to a customer, but they can't afford to pay up front.**

You sell commercial trucks. Your customer wants to purchase one desperately, but just doesn't have the cash. Is there anything worse than letting a sale get away because the customer can't afford your product?

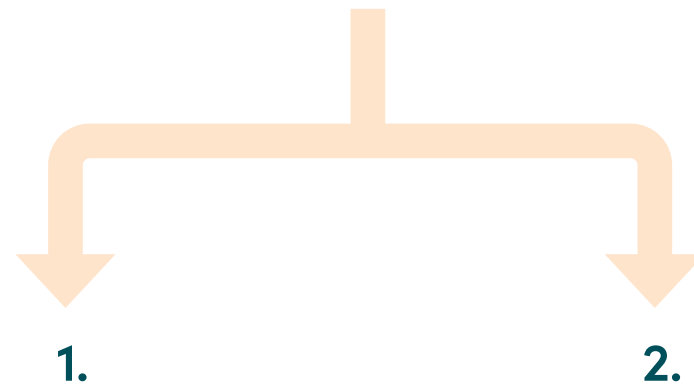


## The Solution:

**Offer your customers payment options.**

As a vendor, your priority is closing the deal and making the sale. Whether the cash comes directly from the customer or from a lender doesn't really make a difference, right?

Offer your customers access to fast, easy, and affordable financing. Look for a vendor partner program that gives you and your customers financing that is:



### Technology-driven

Your customers are busy, and so are you. Find a lender that streamlines the financing process with technology. A digital system like CIT's allows you to follow along with the entire transaction so you never have to ask for an update.

### Flexible and affordable

One size does not fit all in business. Partner with a lender that offers competitive rates and convenient payment options to make it even easier for your customers to say "yes" to your products.



# Award-winning, real-time B2B point-of sale platform

Your customers get the ability to pay online with lease options that fit their needs, and with next-generation API-driven technology, you can quickly integrate the lending platform into virtually any sales channel to provide the simple, quick purchasing and financing experience your customers need.

## Here's how it works:

1.

CIT quote button in your existing shopping cart shows customers an “as-low-as” monthly payment option.

2.

Your customer fills out a simple credit application to automate the decision process and provide their financing amount and term options.

3.

Our team reviews their credit and completes all necessary business verifications.


4.

Your customer gets an approval up to a specified amount and can move forward and immediately request their contracts or choose additional items up to that approved amount.

5.

The customer reviews the terms and requests their contract. Customers can sign all required contracts, receive final approval and place their orders online.

If they're not quite ready to select their terms, there's an option that allows them to take that final step at a later time.



# Every small business is different.

The scenarios presented in this e-book are meant to simply be a starting point, since every business' needs are different. No matter your situation, your financial provider should be able to find the best solution for your own unique business. Consider every option available to you before making a final decision.

## **Remember:**

Financing may not be able to solve every small business obstacle, but we are convinced it can solve most.

# About CIT

CIT's Business Capital division empowers small, mid and large cap businesses by providing equipment financing solutions via technology-enabled platforms and market leading structuring expertise.

CIT is a leading national bank focused on empowering businesses and personal savers with the financial agility to navigate their goals. CIT Group Inc. (NYSE: CIT) is a financial holding company with over a century of experience, and operates a principal bank subsidiary, CIT Bank, N.A. (Member FDIC, Equal Housing Lender).





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Not all applicants will qualify for financing. All finance programs and rates are subject to final approval by CIT, and are subject to change at any time without notice. Speed and performance are subject to applicant's local connectivity and other factors outside CIT's control. This e-book is not intended to offer any tax advice or other advice. Applicants should consult with their tax advisors concerning their specific tax situations.

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