

# EQUIPMENT FINANCE

WELLS  
FARGO

## Loans

Wells Fargo, the only bank in the United States to receive the highest possible credit rating, “Aaa,” from Moody’s Investors Service, has been financing North America’s future since 1852. Wells Fargo Equipment Finance, Inc. offers note and security agreements through which it finances the purchase of virtually any type of business equipment. In most cases, the equipment itself is all the collateral needed. With loan financing, you own the equipment and receive the tax benefits of depreciation and interest deduction. We offer a flexible, competitively priced product backed by superior service and rapid turnaround.

## How You Benefit

- **Conserve your cash** - Wells Fargo may finance up to 100% of the purchase price of your equipment including sales tax.
  - **Match payments to revenues** - We can work out a schedule that lets you pay for equipment with the revenue it generates.
  - **Benefit from expert advice and assistance** - Our professionals are skilled and experienced in transaction analysis. They work actively with you to design a transaction that helps you obtain the equipment you need.
  - **Pay competitive prices** - Our rates are competitive with lenders across the United States and Canada.
- **Receive local, responsive service** - We will service your request through the Wells Fargo office nearest you.
  - **Choose fixed or variable rate payments** - You can choose to fix your interest rate for the term of the loan or float your rate with an index such as Prime or Libor.
  - **Creative Payment Structures** - For many types of equipment, low payments can be structured based on balloon payments due at the end of the loan term. We offer additional creative payment structures to keep your payments at a minimum.

Developing **RELATIONSHIPS**. Providing **SOLUTIONS**.®