



The Service Experts Commercial Financing solutions CAN HELP YOU answer all the questions your customers have on **MUNICIPAL FINANCING**...

### **Who qualifies for a municipal finance agreement?**

The government of states, counties, cities, towns, villages and borough, as well as fire departments, police departments, school districts, state universities, county & state hospitals, and American Indian Nations.



### **What kind of equipment can be financed?**

Any essential equipment needed and used by a political entity, including **HVAC equipment**, computers, pumps, construction equipment, office equipment and furniture, telephone systems, fire and safety equipment, medical equipment, printing equipment, airport equipment and vehicles.

***A municipal finance agreement can improve your customers' financial situation. Below are some of the ways that could make a difference to them!***

**NON APPROPRIATION AGREEMENT** - A municipal lease characterized by a non-appropriation clause specifies that the lease can be terminated in the event funds are not made available in subsequent fiscal years.

**Early Buyout Options** - Government bodies would be given an option to prepay the finance agreement at a *discounted buyout price* negotiated at the inception of the lease.

**Variable Payments** - Finance agreements could be structured with monthly, semi-annual, or annual payment structures to accommodate the government body being financed.

**Reduced Monthly Outlays** - Because municipal interest payments are exempt from federal income taxes, the tax savings is passed on to your customers in the form of lower rates that will keep their monthly payments affordable.

**Funding Immediate Needs** - Your customers will get the equipment they need now, without waiting for next year's budget cycle and without the costs and delays of a voter referendum.

## **Benefits of Municipal Financing**

Our dedicated service team is available to work with your customers at a moments notice. *We will walk them through* the entire leasing process, from information request to approval and then funding.

**SPEED** - Immediate acquisition of the equipment the customers need

**FLEXIBILITY** - Manageable cash flow with flexible payments that suit your customers' unique budget requirements

**LOW COST** - Low tax-exempt rates

**100% FINANCING** - Fixed rate and term with no up-front costs

**OWNERSHIP** - Equity that builds with each payment - pay \$1 at the end of the lease and your customers own the equipment

**INFLATION HEDGE** - Payment with tomorrow's dollars at today's prices!



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