

Your Equipment Leasing Partner

CapX will provide the equipment leasing solutions your customers expect!

85% of U.S. businesses lease some or all of their equipment, and lease financing accounts for over 30% of the dollars spent on capital equipment every year – what happens when your customers need leasing?

Bank Program Justification

- **Customer Protection & Retention:** By not offering your clients an equipment leasing product, you may find that they look to other available sources. Many of these sources are in direct competition with your bank for services other than leasing. Even vendor lease programs, which may appear to be harmless, expose your clients to major funding sources who will directly compete against you for other services. Virtually all larger banks offer commercial equipment leasing. By working with CapX, your bank avoids losing business to those outside influences.
- **Equipment Leasing without the “Headaches”:** We provide a way for your bank to offer equipment leasing to customers without having to create an internal leasing division. Your bank has the product available for your customers, without the associated overhead and risk. This will enhance your “full-service bank” image.
- **Competitive Advantage:** Your relationship managers may be able to gain a new customer by using leasing as an entry point, and then follow-up later with your other services. CapX will provide your bank with competitive lease financing programs that win business and become an extension of your marketing efforts.
- **Fee Income:** Using CapX as your leasing partner will generate increased fee income for your bank and may also result in higher earning assets.

Customer Benefits

- **Flexible Credit Guidelines:** CapX has a wide credit window, often providing a way for young or budget constrained companies to acquire the equipment they need - now!
- **100% of Equipment Cost funded:** Our leasing programs cover the full equipment cost, including shipping, installation and related taxes. Customers are typically only required to make one or two lease payments prior to funding.
- **New and Used Equipment:** CapX has leasing solutions available for all types of equipment, new and used, with virtually no age restrictions on used equipment.
- **Pre-Funding:** In most cases, we can accommodate required vendor deposits, prior to delivery of the equipment. Many customers appreciate this service.
- **Manage cash flow.** The equipment pays for itself over time, with minimal up-front outlays. Payments can be structured to meet cash flow needs, to address seasonality or other budget constraints.
- **Tax Advantages.** Many companies utilize leasing to manage their tax objectives, such as mitigating a potential alternative minimum tax.
- **Avoid obsolescence.** Our Technology Rotation Lease is a unique program, and is designed for companies who need to have the latest technology available.



Your Leasing Specialist

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