



The Benefits of Financing





There are plenty of good reasons to select the GEFCO/DLL Finance Program

Here are some of the best.

LOW RATES

Special low rates available on new equipment. Competitive rates are also available on used equipment.

HOLD ON TO YOUR CASH

In most cases, you can acquire the equipment you need with little to no cash outlay. We understand the importance of preserving capital to your overall business.

KEEP YOUR EXISTING LINES OF CREDIT OPEN

Unlike traditional lending, our financial products help preserve your bank lines of credit. Your other capital resources remain intact for times when you need ready access to cash to subsidize growth or meet operational needs.

BE SMART — BE FLEXIBLE

From flexible payment schedules to add-on equipment requirements during the life of the equipment, our financial solutions are flexible enough to adapt to just about any business situation.

GET THE TECHNOLOGICAL EDGE

Using the latest equipment technology can give you a decided edge in job site efficiencies. But, today's equipment can look obsolete when compared to tomorrow's technology. Why settle for yesterday's level of efficiency? Working through the GEFCO/DLL Finance Program lets you upgrade to new and better equipment anytime during or at the end of the equipment contract term.

ENJOY TAX BENEFITS

Depending on the type of finance product you select, your payments may be treated as a fully deductible operating expense or you may depreciate the equipment. For a business needing to shelter income, this can be a huge benefit.

GO WITH THE FLOW — CASH FLOW!

Our flexible financing options let you schedule your payments to fit fluctuations in cash flow.

For businesses tied to seasonal fluctuations, your equipment agreement can be structured to provide seasonal payments when you have income.

And, for construction situations that have fluctuating revenue streams, lower monthly payments when revenues slow, and higher payments when your business is at its peak. The GEFCO/DLL Finance Program can provide flexibility to meet your cash flow fluctuations.

FLEXIBLE END-OF-TERM LEASING OPTIONS

We structure all of our products to put you in control. At the end of your agreement, you can choose to keep on leasing the same equipment, lease new equipment or return the equipment. It's up to you. You make the choice.

THE BEST REASON OF ALL TO USE THE GEFCO/DLL FINANCE PROGRAM...FINANCING WITH US IS QUICK AND EASY!

In most cases, just one phone call is all it takes to get the process started. Depending on the transaction size, credit approval can take place in the same day and if you have an existing line of credit, it's even faster.

Lease by the Hour

What is Lease by the Hour?

Lease by the Hour is a flexible lease option, designed by focusing on the actual hours the equipment will be operated over the lease term. A base monthly payment is established using minimum monthly usage data.

With Lease by the Hour, the customer is essentially committing to a block of hours (ex: 10,000 hours) over a longer term (ex: 60 months). Once the customer reaches the end of the lease term or pays the contract value (the sum of the monthly payments), the equipment can be returned or extended on a month-to-month basis with a 20% discount.

Who is it for

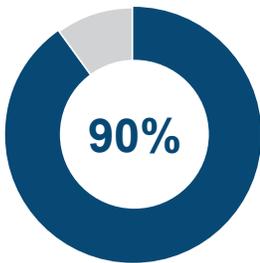
CUSTOMERS WITH:

- High hourly usage
- Uncertainty about usage hours
- Business fluctuations, or
- A high volume of equipment

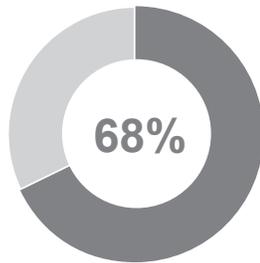
SAMPLE CONTRACTS

Equipment Sell Price: \$165,000	36-month FMV Lease	Extend the term and save	60-month Lease by the Hour	Extend the term and save	72-month Lease by the Hour
Standard Lease Term	36 months	→	60 months	→	72 months
Annual Hours	1667		1000		833
Monthly Hours	139		83		69
Total Contract Hours	5,000		5,000		5,000
Monthly Payment	\$3,677		\$2,668		\$2,439

WHY DID DLL CREATE LEASE BY THE HOUR?



Percentage of times we, as an industry, **ARE INCORRECT** IN OUR ESTIMATION of annual usage.



Percentage of times that companies are **PAYING MORE** for their leases than they should.

What's in it for my customer?

LEASE BY THE HOUR:

- Lowers monthly payments
- Eliminates overtime penalties
- Drastically reduces overpayments
- Provides a flexible term determined by actual usage
- Eliminates need to rotate units as each unit is individually assessed
- 20% payment discount available after meeting committed hours

HOW TO CREATE A LEASE BY THE HOUR CONTRACT:

1. Determine minimum hours needed per year
2. Extend the term of the lease (60mo. vs. 36mo.) to lower base payment and ensure customer hits minimum hours
3. Call your DLL sales rep for quotes and questions

The industry needs a more flexible leasing solution that allows customers to pay less when they are not using their equipment as much and more when they are.

The Fine Print

The Lease by the Hour program is designed to provide customers with a flexible lease term, based on the usage of the equipment over an estimated monthly minimum hour usage.

Once the sum of payments received (both base minimum payment + overage) is equal to the sum of all the minimum payments (as if the contract ran to the maximum term), then the equipment can either be turned in or extended on a month-to-month basis at 80% of the original minimum payment and Lease Cost Per Hour for as long as the customer needs the equipment (a 20% discount).

If there is no usage over the monthly minimum hours, the lease functions exactly like a normal lease and will run to the maximum term, after which the equipment can be turned in or extended on a month to month basis with the same discounted terms listed above.

Digital Solutions Benefits

EDocs Express

IT'S FAST

DocuSign is compatible with nearly every service, application or device you currently use, making signing document It's accurate

A built-in signing template ensures all required information is captured correctly the first time. Critical fields (such as bank routing number, bank account number, etc.) have built-in validations.

IT'S SECURE

DocuSign meets the most rigorous security industry certification standards and uses the strongest commercially available data encryption technologies available. Once documents are added to DocuSign and signed, they cannot be modified.

IT'S CONVENIENT

Use DocuSign anywhere, any time and on any device. You can access, sign and send documents from your office, in the car and everywhere in between that has internet access.

IT'S ENVIRONMENTALLY FRIENDLY

No more paper! DocuSign is paperless from beginning to end.

@oncefinance

This web-based tool enables dealers to:

- Submit deals for credit approval; receive a decision within minutes
- Request lease documents on approved deals
- Track customer pay history with DLL
- View the details of your booked deals (ex s/n, terms)
- Track maturing FMV leases

Lesseedirect

Lesseedirect is a web-based self-service portal enables customers to quickly and efficiently manage their accounts:

- Make payments for immediate invoice application
- View and print payment history
- View and print copies of contract and invoices
- Enroll in email invoicing
- Available on mobile

Express Finance Mobile App

Quickly, easily and securely close more deals on-the-go with DLL's patent-pending app

- Model pricing scenarios to deliver multiple quotes instantly
- Choose from various terms, rates and end of lease options
- Send contracts and pricing proposals by email
- Sign and close deals on your mobile device
- Access trade-up figures real-time
- Submit transactions for credit approval



The GEFCO/DLL Finance Program — The Best Way to Keep Your Most Valued Assets

Capital starts a business and keeps it growing. Equipment lets the business do its job more efficiently and competitively. Both are essential. Holding on to both of them often requires considerable effort and the right financial solution. Keep your capital and acquire the equipment you need — by contacting the GEFCO/DLL Finance Program.

An Irresistible Alternative to Ownership

Through the GEFCO/DLL Finance Program you can acquire a significant construction asset without a down payment. You pay for its use out of your operating budget, not from capital reserves. And, at the end of the finance term, you can often buy the equipment for a fraction of the original cost, upgrade to newer technology, extend the finance term or return the equipment to the GEFCO/DLL Finance Program.

The vast majority of American companies, including most of the Fortune 500, utilize some form of equipment financing. This number will continue to grow as more and more businesses discover the vast array of flexible financial solutions available in today's marketplace.

Is the GEFCO/DLL Finance Program right for you?

Which is right for your business, a flexible financing structure or outright purchase? The choice depends. For example, what will happen to the equipment's value as time goes on? Will it appreciate or depreciate? What will the value be at the end of the economic life cycle? Can your capital or credit line be better used to leverage your financial returns? Which option will provide the best tax advantage? If it's equipment that will increase in value and can be acquired without draining your pool of capital, consider buying it. But most equipment needs are not so easily met, and that's where the GEFCO/DLL Finance Program can help.

The GEFCO/DLL Finance Program's team of construction financing professionals offer proven industry experience wrapped around the highest level of service quality. This deep commitment to our customers is the reason why we've been so successful providing flexible financial solutions to the construction industry. Our knowledgeable industry specialists are ready to provide you with the products and services you need to meet your business goals and keep you competitive.







Our equipment financing professionals are ready to answer any questions you may have or assist you with your next transaction. To find out more about the benefits of acquiring your equipment through the GEFCO/DLL Finance Program, call: 866.355.5438.

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