



# Delivering **Affordable Financing** & **Easy to Understand** Customer Benefits

## 100% Cost Coverage

You can conserve cash for other needs. Soft costs such as destination charges, taxes, and other fees can be included in the financed amount.

## Lowest Monthly Cost

With financing, you have use of the equipment with low monthly payments for the term you choose. You benefit from the use of the installation – without making up-front investments.

## Conservation of Capital

With 100% plus equipment financing, you are free to spend cash on other items needed to grow your business or complete your project.

## Easier Budgeting

Since major expenses are included in one easy payment amount, budgeting the equipment expense over the term of the financing is easier.

## Fixed Payments

Payments are locked in now, avoiding the risk of potential rate increases due to higher equipment costs in the future.

## Preserves Available Credit

Financing with PNC Equipment Finance does not tie-up existing bank lines of credit, so you have more available credit from your bank when you need it. Leasing doesn't apply to bank loan covenants.

## Tax Benefits

You may be able to deduct monthly lease payment on True Leases as an operating expense. We recommend you consult with your accountant or tax advisor.

## Flexible Financing Terms

Financing terms generally run from 12-60 months, depending on the type of equipment and your credit standing.

## Flexible End-of-Term Options

With certain Lease structures, you have the option to purchase the equipment, trade-up to new equipment, return the equipment with no further obligation or continue to make payments on a month-to-month basis.

## Flexible Payment Structures

Payment plans can be structured to meet your individual, predictable cash flow.

## Hedge against Inflation

Payments remain the same over the life of the original agreement, no matter how much prices rise.

## Manufacturer Warranties

Any warranties are passed directly to the Customer

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Contact Information:

**Your SubAir Sales Representative:**

**866-641-6663**  
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