

When it's for your business, chances are we can lease it!

Smart businesses like yours are discovering the advantages of leasing – acquiring needed equipment without tying up working capital. Since 1979, North Star Leasing Company has focused exclusively on helping businesses grow by providing equipment financing for a variety of industries.

With over 150 years of combined experience on staff, we know the challenges customers and vendors face every day. Leasing equipment, however, should never be a challenge. That's why we give each of our customers the personal attention they deserve.

## Competitive Rates

We offer some of the most competitive rates in the industry.

## Fast and Liberal Credit Decisions

We do not use off-the-shelf scoring systems that frequently eliminate potentially good applicants because of time in business or even unproven credit background. All customers are evaluated on their merit. We respond to the applicant on the same business day.

## Simple Documents

No complicated terminology, no lengthy application process; our online, one-page application is generally all that is required.

## No penalty for pre-payment or early payoff

For early payoff options, simply call North Star Leasing and request your payoff with no penalty.

## Why financing with North Star Leasing makes sense

- **Free up working capital:** Leasing improves cash flow by enabling increased productivity while keeping your funds liquid. When you lease equipment, instead of exhausting cash accounts on fixed assets, you are free to use your capital for other income producing expenses. Unlike other forms of financing, leasing does not require a large down payment.
- **Protect your line of credit:** Lease payments have no impact on your bank credit lines. Leasing does not show as a liability on your balance sheet, thus preserving borrowing power for other business needs such as inventory, marketing, and payroll.
- **Purchase today's technology with tomorrow's dollars**
- **Gain tax advantages:** As a business expense, lease payments may be 100% tax deductible as opposed to only depreciation and interest deductions for bank financed equipment, resulting in a full write-off over the term of the lease.
- **Lower monthly payments:** Allow you to acquire additional equipment when you lease because lease payments may come out of several budget years.



## Your Solution When Financing Equipment

We live in an increasingly impersonal world. When was the last time you called a business about your account and spoke with someone who actually remembered you? At North Star Leasing, we take pride in remembering our customers. More than that, we know our customers—their needs and goals.

That understanding starts with our employees averaging more than 15 years of experience with us here at North Star Leasing. It continues with exceptional customer service. When you call, expect the phone to be picked up by the second ring. And expect a helpful, professional, and knowledgeable person at the other end. Whether you are requesting an additional equipment lease, working out payment terms, or asking about the benefits of leasing over purchasing, we will provide the answers you seek.

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*“We have been doing business with North Star Leasing for nearly 15 years. I have found their service invaluable for my small business. It is tough to plan for the restaurant chaos such as replacing a freezer on a Saturday night or a broken dishwasher during a busy foliage week and North Star Leasing has consistently been there to answer my call. They usually have an answer and a plan on the day of the phone call.*”

*North Star Leasing has been a great partner in our small business.”*

Tim Halvorson, Halvorson's Upstreet Cafe  
Burlington, Vermont

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### For more information contact:

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## Choose from flexible programs

North Star Leasing offers a range of programs including skip payments and seasonal leases to accommodate cyclical businesses, municipal leasing programs, as well as customized lease structures to meet unique situations. Some programs include:

- **12-60 months:** Find a monthly payment to match your cash flow.
- **Seasonal Programs:** Design a payment schedule responsive to your business cycles
- **13 month program:** The most straightforward program in the industry
- **Custom Programs:** Let us customize a lease structure to meet your unique situation

All programs include a \$1.00 purchase option at the end of the lease and no penalty for prepayment.

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*Since 1979,  
North Star Leasing  
has provided  
personalized service to  
**MORE THAN  
40,000 SATISFIED  
CUSTOMERS**  
throughout the northeast and  
across the country.*

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**NORTH STAR**  
LEASING COMPANY



[www.northstarleasing.com](http://www.northstarleasing.com)