

# WHY FINANCE?

## **CASH FLOW MANAGEMENT**

Low monthly payments and minimal up-front cash outlay; 100% financing of the invoice.

## **SPEED**

Short one-page application with quick approvals.

## **LEASE OR FINANCE OPTION**

Utilize the best contract based on your needs.

## **FLEXIBLE TERMS**

Up to 60 month terms.

## **SEASONAL PAYMENTS**

Preserve your cash for less active months paying higher payments during your busy season and lower payments in the off season.

## **DEFERRED PAYMENTS**

90 day deferral option gives you more time before the first payment is due.

## **NO BLANKET LIEN**

No blanket liens filed on your business assets.

## **TAX ADVANTAGES**

Financing may qualify for the Section 179 deduction.

## **FIXED PAYMENTS**

Unlike financing with your line of credit, finance agreement payments are fixed. No matter what happens with the market in the future, your payment terms are locked in.

## **LINE OF CREDIT REMAIN PROTECTED**

Financing with RTF does not impact your credit lines with your bank. Your borrowing power can be reserved for other business needs.

## **AVOID OBSOLESCENCE**

Financing affords you the best technology available today.

## **COMPETITIVE EDGE**

Financing provides the advantage of using tomorrow's technology today!

## **PAYMENTS & TAX SAVINGS**

Equipment Cost	
Potential Tax Savings Assuming 25% Tax Bracket	
Estimated 60 Month Payment <small>Based on \$1.00 out lease or Equipment Finance Agreement with 0 advance payments</small>	
Net Equipment Investment	

The team at Red Thread will tailor a finance solution suited for your needs and make your finance process **FAST, EASY, and HASSLE-FREE.** Please consult your tax advisor for application to your specific situation.

## **CONTACT:**

**Carrie Radloff**

[carrie@redthreadfinancial.com](mailto:carrie@redthreadfinancial.com)

Mobile: 507-828-1039