

The Cypress Advantages of Leasing

Fully Tax Deductible:

Businesses can usually deduct their monthly lease payment as an operating expense, under Rental Equipment.

Lease Terms to Suit Your Needs:

Leasing, which is simply dollars-per-month financing, helps fit a monthly payment into your budget. We offer 90-day no payments, Seasonal Payment programs and Step Payment programs to help you get the equipment you need, today.

Provides 100% Financing:

You may include maintenance/service contracts, freight; install charges, software, training and other related equipment.

Fixed Payments:

Your monthly lease payments are fixed for the entire term of the lease. You decide the term and structure of the lease in the beginning. Fixed payments make it easier to budget and manage equipment dollars for the months or years ahead.

Protection Of Future “Borrowing” Capacity:

True leases are a means of “off balance sheet” financing and are frequently noted only in their footnotes. By not showing as a liability on financials, a lease will not limit future “borrowing” power with the banks.

Leasing Provides a Hedge Against Inflation:

New and up-to-date equipment is obtained today and paid with tomorrow's dollars.

Third Source of Financing:

Rather than tying up your bank line of credit or using operating capital, you will establish an additional line of credit.

Little or No Down Payment:

Leases typically only require one or two monthly payments in advance. A traditional equipment loan will require a 10%- 30% down payment and is secured by all business & personal assets. A lease is only secured with the equipment listed on the contract.

Several Purchase Options are Available:

At the end of the lease, you may purchase the equipment at an agreed upon option or simply return the equipment to the funding source.

Leasing is Popular:

An estimated 80% of US Companies lease, and that percentage covers the widest spectrum of all industries, from start-up companies to old, established organizations. As companies grow larger, their need for a variety of financial services also grows larger.