



American Capital

Dealer Program Profile

American Capital provides financing and leasing solutions to Commercial, Municipal, and Non-Profit business clients on equipment purchases and installations.

Our team assists you with **equipment financing requests from \$5,000 to \$5,000,000**

Business Clients may own their equipment under our **\$1 Buyout** or **EFA** (Equipment Finance Agreement) programs. **Fair Market Value** ("True Lease") structures provide lower monthly payments & flexible end of term options.

Why do clients lease and finance their equipment projects with American Capital?

1. **100% Financing** (including "soft" costs, installation, freight, consulting, and software)
2. **0% down.** No need for 20% - 30% down payment as typically required through a bank loan
3. **4 to 6 hour credit approvals** and easy documentation

Common Equipment we Lease and Finance for clients:

Security/Surveillance Equipment	Technology Equipment	Monitoring Equipment
Computers/Servers/Laptops	Telephone Systems	Software

If it is "**Essential Business Equipment**" for your client, it can be leased or financed with American Capital

Monthly Terms available:

- 24, 36, 48, or 60 months

Streamlined Underwriting:

- "**Application Only**" approvals up to \$250,000 without financial statement disclosure (2 years Time in Business & Comparable Borrowing History required)
- Equipment Transactions \$250,000 to \$5,000,000 are approved within 48 to 72 hours under our "**Full Financial Package.**" 2 years audited/or reviewed/ or compiled financials + current year interim

What's in it for you as a Dealer?:

- ✓ Earn new business clients
- ✓ Increase sales volume
- ✓ Generate larger sales. Low monthly Lease Payments i.e. \$1,000 monthly payment vs. \$50,000 out of pocket

Please let me know when I may help your clients with Financing / Leasing options.

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American Capital program Quick Facts:

American Capital is your Equipment Financing & Leasing partner for the following:

- Commercial Business Clients, Municipal & School Clients, Non-Profit Clients
- American Capital is NOT a lender for Personal/Consumer/Residential clients
- New and Used "**Essential Business Equipment**" and the installation, freight, and tax involved
- Financing & Leasing offered to your "End User Clients" using the equipment over the term
- Financing your client's project at the Point of Purchase. We DO NOT Re-Fi previous purchases.
- No Inventory Financing or Floor Planning for Dealers
- We DO NOT place any Blanket Liens on your Clients' businesses.
- We are a Sales Tool to further assist your client in moving forward with your products & solutions
- Finance & Lease Transactions from \$5,000 to \$5,000,000
- Application Only underwriting for projects: \$5,000 to \$250,000
- Full Financial underwriting for projects: \$250,000 to \$5,000,000
- 600+ Personal Credit Scores of the Business Owners.
- Existing Businesses (2+ years Time in Business)
- American Capital is NOT a lender for Start Up Business Clients (2+ years Time in Business required)

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