



TAX-EXEMPT FINANCING

Tax-exempt financing allows you to acquire the equipment you need while overcoming budgetary restrictions that often arise.

Tax-exempt financing is an attractive tool that municipalities can use to spread the cost of capital equipment acquisitions over the life of the assets being financed.

TCF Equipment Finance is widely recognized as one of the premier equipment finance companies in the United States. We're experienced at understanding a municipality's needs and creating unique finance offerings integral to our customer's success.

TRADITIONAL METHODS OF ACQUIRING CAPITAL EQUIPMENT AND VEHICLES

- **CASH:** Is the money currently available in the budget? Do you need to preserve cash reserves for other projects?
- **BONDS:** Often very complex, time consuming and not suited for smaller equipment purchases
- **TAX-EXEMPT FINANCING:** Offers low interest rate financing with simplified documentation and funding



Helping municipalities understand their options leads them to better finance decisions. That's what we do.



LEVERAGE THE ADVANTAGES OF TAX-EXEMPT MUNICIPAL FINANCING

Municipalities are being asked to do more with less as operating and capital equipment budgets continue to tighten. Smart financing weighs the interest-saving advantages of cash with a tailored product that provides long-term financial advantages.

- Ownership benefits without the upfront costs
- Payments and terms are tied to the useful life of the equipment
- Payment obligation may be tied to the current operating budget or current fiscal period
- Non-appropriation language included in finance contracts



FINANCING FLEXIBILITY

Our nationwide team has an in-depth understanding of tax-exempt financing. We understand the complex economic and regulatory environment often facing municipalities.

- Transaction sizes from \$25,000 and greater
- 2-6 year financing (longer terms available)
- Competitive, tax-exempt rates
- 100% financing
- Escrow funding
- Prepayment options
- Bundling of turf equipment with other essential use equipment into a single lease
- Simplified documentation
- Funding upon receipt of equipment
- Fair market value leases/rental agreements also available

The team at TCFEF excels at understanding our customer's municipal equipment needs and creating unique financial solutions integral to their success.

STREAMLINING THE FUNDING PROCESS IN YOUR FAVOR

At TCF Equipment Finance, we expedite success. We understand the need for speed and will help you accelerate the process.

- 1 Credit application submitted
- 2 Credit approval received
- 3 Municipal lease documents emailed to signer
- 4 Documents returned
- 5 Transaction is funded/TCFEF pays Toro distributor
- 6 Municipality's lease payments commence

Avoid costly repairs of aged equipment and instead, get new equipment without breaking the budget.





SUCCESS BUILT ON TRUST.

In our experience, building relationships is the most important phase in every endeavor. That's what we've focused on since our inception and what we dedicate ourselves to daily. We believe lasting relationships require engagement, which leads to understanding and trust, and eventually mutual success.

Established in 1999, TCF Equipment Finance is a team of people dedicated to building those relationships and individually empowered to pursue them. We are passionate and committed professionals, driven to exceed expectations. We are also proud of our expertise and believe it separates us in the marketplace.

LET US SERVE YOUR TAX-EXEMPT FINANCING NEEDS.

GOLF COURSES • PARKS • SCHOOLS • SPORTS COMPLEXES



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