LEASING	**VS**	**BANK**
Fixed rate financing. Payment remains the same for full term of lease. Rates are low when compared with banks' Terms and Conditions.		Bank usually requires floating rates for loans. Rates are low now but will change as prime changes. Banks usually require Compensating Balances or Blanket Liens.
Flexible terms and programs to meet your cash flow needs.		Banks in general don't really want to finance your equipment because they know little about it.
100% financing. Lessors will even finance the soft costs associated with the equipment. Term of 60 months or longer available.		Banks often require down payments of 20% or 30 % or more and will limit terms to 36 months or less.
You expand your credit lines beyond your bank's line of credit, building more resources for your growth.		An equipment loan is applied directly to the credit line of the borrower, thus impeding liquidity.
Lease payments can be made with pre-tax dollars and may be treated as business expense.		Must capitalize the bank loan for tax and accounting purposes. Expensing option not available.

A BUSINESS IS ONLY AS RICH AS ITS LINES OF CREDIT