

Commercial vehicle leasing



Your complete financing guide from Key Equipment Finance.

By providing fast, dependable funding that's easy to access, we can liberate your cash flow, making your commercial vehicle assets work harder for you.

Bottom-line mobility

If capital constraints present a roadblock to keeping your fleet competitive and efficient, consider a powerful alternative to cash: Equipment leasing. And when you leverage the expertise of an industry leader with 34 years of specialty vehicle experience, leasing not only enhances your cash flow, but increases your profitability, as well.

The benefits

Here's how we can help your business use commercial vehicle leasing as an essential tool for success:

Cash-flow management

- Improved budgeting accuracy through fixed monthly payments and no floating rates
- Protection from outdated commercial vehicles
- Contract terms matched to the useful life of new or used asset(s)
- Easy upgrades for your existing commercial vehicles

100% leasing

Qualified applicants can bundle 100% of related costs into one plan, including:

- Vehicles
- Services
- Installation
- Delivery

TRAC lease options

A TRAC Vehicle Lease features all the benefits of a true lease, but without the risk of an unknown purchase amount at lease expiration. At the end of the term, the vehicle may be purchased for Fair Market Value or sold to a third party.

Savings on down payments

Avoid large upfront payments with little or nothing down required.

Prudent and practical loan alternative

Avoid traditional loan requirements such as compensating balances, large down payments, client list reviews, cash-flow projections and blanket liens.

FAQs about leasing

What is a lease?

A lease, or a leasing contract with Key Equipment Finance, allows you to acquire the assets you need by making fixed

The Key difference

- 45 years of financing experience
- In-house legal, credit, tax and underwriting
- Small-ticket to larger, structured transactions
- Steadfast through all economic climates

Commercial Vehicle products:

- Loan
- TRAC lease
- Fair Market Value (FMV) lease
- \$1.00 buyout lease

Assets we finance:

- Motor coaches
- Buses: shuttles, school and transit
- Work trucks, including:
 - Tow
 - Utility
 - Crane
 - Maintenance and service
 - Refuse and recycling
 - Vacuum tankers and sweepers
- Emergency vehicles

monthly payments to Key Equipment Finance for the contract term. This affords you full use of the product without depleting your capital reserves with an outright purchase. With leases, you generally

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make only the first and last payments at the onset of the contract.

Leasing your commercial vehicles in this manner allows you to choose the term of your contract — Key Equipment Finance offers flexible terms to qualified customers, plus flexible end-of-contract purchase options.

How do I qualify?

Commercial vehicle leasing provided by Key Equipment Finance is available to business customers through participating vendors and preferred vendors. Credit standards may require the owner(s) to personally guarantee the lease. We do not offer leasing for products intended for personal use.

How do I apply?

If you are a new or existing lessee of Key Equipment Finance, you can apply directly by contacting us at 1-800-690-2225.

What information will I need to provide on the application?

- Vendor name, address, phone and contact information for your supplier

To learn more:

Contact Key Equipment Finance at 800-690-2225

Visit www.keyequipmentfinance.com

- Your legal business name and address, contact name for the person executing the lease, guarantor information, estimated cost or total estimated lease amount, and the location where the assets will be used/installed

What terms are available?

Key Equipment Finance offers terms of 12 - 64 months. Other options and customized terms are available to qualified applicants.

What purchase options are available?

Our Fair Market Value, or "FMV," lease allows you to use the product for the term of the lease, and then have the option of either returning or purchasing your commercial vehicles, or extending the lease term. This purchase option is based on the Fair Market Value of the equipment at the end of the lease term. End-of-contract options may vary from one vendor program to another.

Are advance payments required?

A nominal documentation fee and one advanced payment are required for most leases.

What will my rate be?

Your rate will be based on a number of factors, including: equipment type and cost, length of the contract and the end-of-contract option you select. Once your rate is determined, it will be fixed for the term of the agreement.

A powerful partnership

As an affiliate of KeyCorp (NYSE: KEY), Key Equipment Finance provides you with easy access to reliable capital plus innovative solutions, competitive pricing and respected knowledge. That's why commercial vehicle manufacturers and operators continue to depend upon us for their transportation assets. We look forward to working with your company, as well.

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