

Benefits of Financing



Your solutions partner

dLL's team provides flexible financial solutions to the curbing & paving industry. Our financing products and services are delivered by industry specialists, and are designed to help your business achieve its goals.

There are plenty of good reasons to partner with DLL*

Here are some of the best:

▲ Competitive rates

DLL offers special low rates on new equipment and our rates for used equipment are always highly competitive.

▲ No big cash outlays

You can acquire the equipment you need with minimal or no cash outlay. In most cases, advance or down payments are not required.

▲ Keep your credit lines open

Unlike traditional lending, our financial products don't affect your bank lines of credit. So your capital resources remain intact for when you need to access capital to subsidize growth or meet operational needs.

▲ Adapts to changing circumstances

From flexible payment schedules to add-on equipment requirements during the life of the equipment, we offer financial solutions flexible enough to adapt to just about any business situation you're likely to face.

▲ Get the technological edge

Using the latest equipment and technology can give you a real competitive edge. But today's state-of-the-art equipment is tomorrow's technological dinosaur. Leasing lets you upgrade to new equipment anytime during or at the end of your equipment contract term.

▲ Maximizing your tax advantage**

Depending on the type of finance product you select, your payments could be treated as a fully tax deductible operating expense or you may be able to take accelerated depreciation of the equipment and interest expense as deductions for tax purposes. And for many businesses that's a vital benefit.

▲ Go with the cashflow

DLL's flexible financing options let you schedule your payments to fit fluctuations in your cashflow. For businesses tied to seasonal fluctuations, for example, your equipment agreement can be structured up front so you make payments at the times when you have the income to do so.

We help you make optimal use of your cash reserves. So if your business has fluctuating revenue streams, you can make lower monthly payments when revenue drops, higher ones when your business is at its peak, and even skip payments during those really slow months.

And we're more than happy to match cashflow to fit your income streams. Whether that's annual, bi-annual, quarterly or monthly.

▲ Flexible end-of-term options

We structure all our products to ensure you're in control. So, at the end of your agreement you can continue financing the same equipment, lease new equipment or return the equipment. It's entirely up to you.

▲ Finance the equipment you need

With DLL, you can finance just about any piece of equipment you might need to generate income, increase efficiency or cut labor costs.

▲ Financing with DLL is always quick and easy.

In most cases, a single phone call or email is all it takes to get the process started. Depending on the transaction size, credit approval can often take place the same day. And if you already have a line of credit, it's even faster.

*Subject to credit review and approval and other terms and conditions.

All financing is in DLL's sole discretion. Products and services may vary by country and may not be available in all countries.

The flexibility and choice every business needs

DLL offers a wide range of financing products and solutions, each designed to meet the needs of your business. Here you'll find some of our most popular finance offerings. Feel free to call your DLL representative if you have any questions or would like more information.

Loan

You make fixed payments over the term of the contract and you have ownership of the equipment.

Features

- Level monthly payments
- You own the equipment and claim depreciation and interest deductions for tax purposes**
- Payment of equipment over time

Benefits

- Fixed costs help your budgeting
- You take full advantage of tax benefits**
- Conserves your working capital

Fixed Price Purchase Option (FPPO)

You can purchase the equipment for an amount specified at the beginning of the term or return the equipment to DLL.

Features

- You have the options to purchase for a fixed price stated on the agreement
- Payment of equipment over time

Benefits

- Fixed costs help your budgeting
- Optional ownership
- Conserves your working capital
- You only pay the scheduled rents

Fair Market Value Lease (FMV)

An operating lease where you may purchase the equipment for a fair market value at lease end, extend the lease, or return the equipment to DLL.

Features

- Level monthly payments
- You have the option to purchase for market price
- You may claim your payments as an operating expense for tax (subject to advice of your tax counsel or accountant)**
- You only pay the scheduled rents
- It may provide for a planned replacement
- Depreciation claimed by DLL

Benefits

- Lower monthly payments
- Fixed costs to support your budgeting process
- Optional ownership
- Conserves your working capital
- At term end, you may return the equipment

**Please note: Tax and accounting treatment may vary depending on lease type. The information contained herein is not to be considered definitive tax, accounting, legal or financial advice. The customer should have their legal or tax advisor or accountant review all lease classification options. Products and services may vary by country and may not be available in all countries.

Let us be your business partner

▲ **For Equipment Related Questions please contact:**

Power Curbers & Power Pavers

727 Bendix Drive, Salisbury, NC
28146 P.O.Box1639, Salisbury, NC 28145-1639

Tel. (704) 636-5871
Fax (704) 633-8140
Email info@powercurbers.com
www.powercurbers.com

▲ **For Finance Related Questions please contact:**

Power Curbers & Power Pavers Finance, by DLL

1111 Old Eagle School Road, Wayne, PA 19087

Janet Cooksey

Tel. (610) 517-4238
Email jcooksey@leasedirect.com

