## SPECIALTY BANKING



Equipment Finance provides customized funding solutions for a wide variety of equipment classes and industry types

Acquire new or used assets—including equipment, cars, or trucks—without committing a large amount of cash as a down payment. Improve cash flow and conserve working capital by only paying a portion of the asset's actual value. You'll find that leasing can significantly reduce your monthly payment and give your business more financial freedom. A variety of flexible leasing programs are available and can be customized to fit your specific business needs.



### FULL SPECTRUM OF EQUIPMENT FINANCE PRODUCTS

- Term loans and Equipment Lines of Credit
- Capital leases with \$1 buyout or residual options
- TRAC/First Amendment/Split TRAC/Synthetic/FMV lease options



#### **MUNICIPAL FINANCING**

- Tax Exempt rates<sup>1</sup>
- Non-appropriation language



### FINANCING FOREIGN-SOURCED ASSETS

- Funding in local currency
- Import Letter of Credit



### **EXPERTISE IN THE INDUSTRY**

- Ability to help source equipment
- Equipment evaluation and appraisal services
- Structure and term consultation



# FINANCIAL EXPERTISE TAILORED TO YOUR BUSINESS.

Our commitment is in the form of a partnership—sharing our resources, lending our expertise, and managing the process to bring value each and every day. We offer:

- 100% financing (minimal initial investment)
- Competitive rates
- Expedited application process
- Various payment options (monthly, quarterly, semi-annual, annual)
- Diverse collateral
- •Flexible structure/terms

## **CONNECT WITH US TODAY**

Contact a relationship manager to learn more about our practice finance services. Or email us at **FultonHelps@fultonbank.com**.



Fulton Bank, N.A. Member FDIC. Loans are subject to credit approval. Deposit and credit products are offered by Fulton Bank. <sup>1</sup>To be Bank Qualified, a public agency (government agency or 501(c)(3)) cannot issue more than \$10 million dollars in tax exempt obligations during the current calendar year.

Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and is headquartered at One Penn Square, Lancaster, PA 17602. Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.

