



#### CASE STUDY

Location: Midwest

Type of Equipment: Manufacturing

Loan Amount: \$250,000.00

## Building Businesses

Recently, a commercial loan officer at one of our client banks was reviewing a line of credit renewal for one of his long-term customers. He happened to notice that the financial statements included a notation of “leases” for some equipment. He immediately contacted the customer via email to inform them that the bank offered equipment leasing as well. He also asked if the bank could compete on any future equipment financing. The customer responded positively to this information and agreed to let the banker know the next time he was acquiring any equipment.

Within a month, the customer called the bank and said they were acquiring \$250,000 in manufacturing equipment. The banker contacted his account manager at BancLeasing and together, they were able to structure a lease proposal that was better than what was being offered to the customer by the manufacturer’s financing partner.

The benefits for the customer are:

- ▲ A lower monthly payment
- ▲ A Master Lease Agreement which will facilitate additional future equipment financing
- ▲ No pre-payment penalties for an early payoff
- ▲ The ability to work with their existing bank loan officer

Obviously this situation turned out to be a win/win for everyone. The customer got a better deal from his local bank and the bank was able to book an additional commercial loan with one of their best credits. This success would not have happened if the loan officer had not informed his customer about the CashFlow Lease Program – and asked for the opportunity to compete!