



## Providing your business with the best solutions to all types of financing needs

*XMi Financial Services, LLC is a full service leasing & capital financing company. Our expertise is in the machine tool, construction and heavy equipment industries, catering to end users, manufacturers, distributors and dealers of both new and used equipment. We know the equipment, the manufacturing industry and the business environment.*

### Why XMi Financial Services?

When it comes to financing equipment for your business you need alternatives that your local lender can't offer. It makes sense to choose a company who is knowledgeable in your industry and whose credit decisions are not based entirely on standard banking financial ratios.

The expertise of our professional staff ensures that equipment financing packages are put together quickly and accurately, saving your business time and money. We know the equipment, the manufacturing industry and the business environment. We understand your needs and concerns and are able to provide your business with the best solutions to all types of financing needs. In addition, we offer competitive rates and a high level of customer satisfaction.

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### Financing Programs

You need working capital and the most technologically-advanced equipment to help your business grow. Our equipment leasing programs let you have both with straight-forward, cost-effective financing options.

XMi Financial Services offers many leasing options, but here are the most common:

**Operating Lease** - An operating lease offers maximum financing flexibility for businesses. Low payments and the option to purchase the equipment at lease-end are the key benefits.

**Finance Lease** - A finance lease is a good option for businesses that prefer to retain the equipment at the end of the lease. Unlike a loan, which may have floating interest rates, a finance lease means fixed payments. The leased equipment is considered an asset, allowing depreciation and interest deductions during the lease term.

### Benefits of Leasing

Most businesses lease equipment to maintain cash flow for day-to-day operations and to keep lines of credit available for growth opportunities. While businesses may initially consider leasing to maintain cash flow and available credit, they find that leasing equipment can provide other benefits, including:

- **Tax savings.**\* Depending on the type of lease, you may be able to deduct the payments or take depreciation on the equipment.
- **Up-to-date equipment.** With rapid advances in technology, many pieces of equipment can become outdated very quickly. Leasing offers the flexibility to upgrade as your business grows and technology changes.
- **Maintenance.** You may be able to include installation, maintenance and other services into your lease package. This can keep your business running more smoothly and efficiently.

\*Always check with your accountant or financial advisor to verify deductibility and any tax benefits.

## XMi Financial Services

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