

# HELPING SMALL BUSINESSES MAKE THE MOST OF TIGHT BUDGETS



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PNC Equipment Finance (PNCEF) offers flexibility in structuring solutions and servicing the specific needs of small business. Whether you use the asset in a unique way, have demanding cash flow needs or unusual service demands, our deep asset and industry expertise creates customized finance options that enhance flexibility and deliver results. You could say we thrive on solving the big problems of small business.

An important part of our solution-based approach is determining which product structure is the correct one for your needs. It might be a fair market value lease, fixed purchase option lease, capital lease, operating lease, a TRAC lease for commercial vehicles or a more traditional equipment term loan.

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EQUIPMENT ACQUISITION

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FINANCIAL SOLUTIONS

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ASSET MANAGEMENT

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DISPOSAL/REMARKETING

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“PNC’s approach to banking seems so much more relationship-based than strictly by the numbers. They learn the business and understand the ownership and the management, and take all those things into consideration in making lending decisions instead of just income statements and balance sheets.”

Comptroller, regional restoration company

Results described here were experienced by this PNC customer. Results for other payers may vary.

# EQUIPMENT FINANCING DELIVERS FINANCIAL FLEXIBILITY

Equipment Financing can provide the financial flexibility that is so important to businesses like yours. It can help to improve cash flow management with financing of up to 100% of the value of the asset. It can keep many of the risks and uncertainties of equipment ownership off your shoulders. A variety of end-of-term options for some leasing products can also result in greater flexibility for you.

Leasing may allow you to maximize your tax benefits in certain situations. And, some lease payments may be tax deductible as a business expense depending on the product. (Always consult with your tax and accounting advisors as to any tax advantages that may be available with leasing.)

We can finance most types of equipment, including business administration, office equipment, office furniture, production, manufacturing, medical, commercial vehicles, technology hardware and software.

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## EQUIPMENT ACQUISITION

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When equipment needs mount, how do you get the most from precious budget dollars? We work with your unique needs and an understanding of how you use assets to keep your company on the leading edge of technology and productivity without breaking the bank.

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## ASSET MANAGEMENT

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Whether your assets are laptops or copiers, diagnostic equipment or vehicles, managing your needs can be a daunting task. PNC's InfoSuite line of proprietary Web-based customer tools is designed to help you track, manage and report asset data across your enterprise 24/7, streamlining processes and improving efficiency.

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## FINANCIAL SOLUTIONS

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Maximize tax benefits, preserve capital and improve cash flow. A deep understanding of your assets and your business, along with PNC's financial strength, deliver creative and competitive financial solutions that help you achieve the maximum return on your investment.

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## DISPOSAL/REMARKETING

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Do you know how much money you could lose at the end of an asset's life? Learning not just what assets you use, but how you use them, allows our team to create solutions that reduce end-of-life losses. A customized diversification strategy for loans, capital and operating leases can provide a hedge against technological obsolescence and volatile used equipment markets.



## WE ARE BUILT TO LAST

As one of the largest bank-owned equipment finance companies in the United States, PNCEF has the strength and stability you can rely on for the long term.

- Approaching \$11 billion in assets
- Broad vertical market expertise
- Nearly 30 years offering diversified equipment finance solutions
- Deep individual and institutional experience providing solutions for small businesses

## ABOUT PNC

PNCEF is a member of The PNC Financial Services Group, Inc., one of the largest, best capitalized and best regarded financial services companies in the country with more than \$300 billion in assets and over 50,000 employees. PNC offers solutions to businesses throughout the U.S. with expanded reach in Canada. For more than 160 years, PNC has navigated a steady course while growing in size, sophistication and service.

I think a lot of the value from our perspective is that business relationship, PNC understands our business and our financing needs. They make the relationship as flexible and as easy and seamless as possible. That creates a lot of value on our end. We can get things done smoothly, quickly and without a lot of headaches.

Partner, physicians' specialty practice

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## READY TO HELP

By working with PNC you gain access to a broad range of financial services from an institution recognized for excellence internationally. To learn how PNC can deliver ideas, insight and solutions to help you achieve your goals, visit [pnc.com/ideas](http://pnc.com/ideas) or contact your Relationship Manager or PNC Equipment Finance Sales Officer.

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