

FINANCING FIT FOR ANY INDUSTRY

PEAC OFFERS FLEXIBLE FINANCING SOLUTIONS
TO SUPPORT ALL INDUSTRIES

STANDARD FINANCING PLANS

Fair Market Value (FMV) Plan

Offering the most flexibility during and at the end of the finance term, the FMV Plan gives owners the option to extend their term, return the equipment or purchase it for its fair market value.

10% Purchase Option

Offering a fixed purchase option at the end of the term, this plan gives owners the choice of continuing to finance their equipment, return it or buy it at 10% of the original equipment cost.

10% Security Deposit

For those who can afford a 10% security deposit at the beginning of the term, this plan lowers owners' monthly payments. At the end of the term, they can extend their financing, use their deposit to purchase their equipment or return it to receive their initial deposit.

\$1.00 Buyout

For those who are certain they wish to purchase their equipment at the end of the term, this plan simply requires a \$1.00 purchase at the end of your customers' financing term.

Equipment Finance Agreement (EFA)

An EFA, or equipment finance agreement, is a type of business loan where the customer takes ownership of the equipment upfront, and then pays monthly, annually or under a schedule agreed on by both parties.

Rental Agreement

Two types of rental programs are available. One designed for companies who want to use the equipment for a specific period of time and return it (as stated in the contract, typically cannot be returned early). The other a rent-to-own program, for companies who want to rent then buy the equipment later on.

Working Capital Loan

With shorter terms and lower dollar amounts, this funding option is typically used for general business purposes.

CREATIVE FINANCING PLANS

Inventory Finance

Stock your dealerships with equipment ready to sell.

Rental Fleet Financing

Funding to expand and refresh your rental fleet.

Zero Down / 0% Interest Specials

Own equipment without an immediate cash outlay, this plan offers several end of term options. Ideal for customers who want to avoid finance charges. Their equipment cost is simply divided into 12 equal monthly payments.

Step Up Financing

For owners in business at least two years, this plan provides financing with payments that grow as their business grows. Terms are available from 12 to 60 months with standard buyout options.

Step Down Financing

Ideal for customers who have budget structures that require higher payments up front and lower payments later in their lease.

Deferred Financing

For owners who wish to defer payments up to 90 days, this plan requires a single, advanced payment as a security deposit. Your customers can choose to defer their payments 30, 60 or 90 days from purchase.

Seasonal Financing

This plan offers seasonal business owners the flexibility to make standard lease payments during their most profitable months and lower payments during their "off" season.

WANT TO LEARN MORE? GIVE US A CALL: