

Telephone
800-351-2120
Facsimile
813-649-0810

**ALTERNATIVE
CAPITAL**
www.4leases.com

101 East Kennedy Blvd.
Suite 1165
Tampa, FL 33602

"Since 1990, A Unique, Hands-on Approach to Business Credit"

JOINT MARKETING PROGRAM FOR BANKS

Alternative Capital offers a comprehensive suite of lease and finance programs to banking partners

Among these is the JOINT MARKETING PROGRAM

- Under this program we can offer co-branded lease and loan financing to the banks clients and prospects.
- Transactions can be originated by the bank partner or with assistance from Alternative Capital
- Credit evaluation is done within hours, utilizing liquid credit scoring models and manual decisioning programs.
- Because we utilize multiple funding options, we can offer a competitive offering on your behalf to a wider variety of credit qualities and collateral types
- Documentation, Funding, Servicing and Administration will be handled through Alternative Capital
- Program interaction can be set up through our web based system

The JOINT MARKETING PROGRAM adds value!

- Bank partners can expand their current product offerings
- Provides highly efficient processing of small ticket transactions
- Helps banks retain existing customers and add new ones
- Can generate fee income potentials

Why not build a HOME GROWN Leasing Program?

We realize that a bank may have a lease and loan program in place already. We can enhance the existing programs through our aggressive underwriting procedures to help banks be more competitive for their customers.

The JOINT MARKETING PROGRAM allows the banking partner to provide product capability and professionalism or expansion without investment in manpower, training or capital

Why offer a Leasing and Financing Program?

Equipment Leasing and Financing is Pervasive

- 85% of a bank's customer base will lease or finance at least some of their equipment
- 75% of these customers will not seek alternative quotes
- Almost 25% of companies will take advantage of an equipment lease and finance program, if offered

Vendor Finance provides opportunity

A portion of the banks customers are equipment vendors that may look to partner with their bank in offering leasing and financing programs to their clients

Additionally, by vendor customers providing leasing and financing to their clients through your bank, new depositor opportunities arise for the bank

Alternative Capital Program Features

- Application Only Programs
 - ✓ \$150,000 Standard Equipment
 - ✓ \$250,000 Hard Collateral Equipment
 - ✓ \$350,000 Machine Tools
 - ✓ \$125,000 Software Only (100%)
 - ✓ \$30,000 New Businesses
- Flexible Terms up to 84 Months
- Qualified & Unqualified Municipal Leases
- True Operating Leases
- Deferred, Seasonal and Step Payment Structures
- Asset Based Lending (A/R Financing)
- Factoring
- Merchant Credit Card Processing

Alternative Capital was founded in 1990, is a member of The Greater Tampa Chamber of Commerce, Master Member of the National Association of Equipment Lease Brokers (NAELB), Member of the One World Leasing national equipment leasing cooperative and its President has earned the designation of Certified Lease Professional (CLP)

