



# Truck Financing

## Maximize your cash flow and minimize your costs

When it's time to purchase company vehicles and material handling equipment, you want flexible, economical financing that makes sense for your business. At Element Fleet Management we bring our financial expertise and strength to help make your financing decisions easy, straightforward and cost effective.

We offer an array of attractive financing options for new vehicles and equipment – operating leases, capital leases, loans, sale/leasebacks, and acquisition and remarketing solutions – that can be customized to help meet your financial goals.

Get more out of your fleet investment, improve your cash flow and reduce costs with our financing solutions.

For more information, contact your Element account manager or visit [elementfleet.com](http://elementfleet.com)



## TRUCK FINANCING

### Comprehensive options for financing your fleet assets

#### Financing

Financing for all your vehicle and equipment needs

- Customize vehicle financing options that improve cash flow, ROI and deliver cost savings
- Range of customized financing options structured to maximize cash flow, with attractive rates and flexibility to accommodate the use and life of the vehicle
- Costs are spread over the life of the asset for improved cash flow and increased operating capital and available credit
- Provides tax advantages and accounting benefits
- 100% financing is available with no odometer restrictions and no excess wear and tear penalties

#### Flexible financing options

Financing options for new vehicles and equipment can be customized to meet your goals

- Open-end Terminal Rental Adjustment Clause (TRAC) lease provides the flexibility of ownership with incremental benefits of leasing
- Operating, capital and hybrid leases
- Sale and leaseback funding
- Loans
- Self-funding Acquisition & Remarketing program (customer owned)
- Closed-end and Fair Market Value (FMV) leases (U.S.)
- Rental market loan (U.S.)

#### Reduce fleet costs

Get more out of your fleet investment

- Leverage the purchasing power of Element and the tax benefits of leasing to reduce vehicle acquisition and financing costs
- Strategic consultants and specialists provide lifecycle cost, vehicle selection and replacement analysis to minimize total cost of ownership
- Comprehensive view into your fleet's operational costs (total cost of ownership)
- Element simplifies the administrative and operational requirements around vehicle financing via:
  - integrated ordering
  - invoice payment
  - tax administration
  - ongoing inventory management tools