

Tax Lease vs. Capital Lease

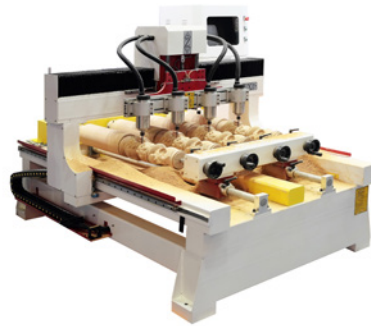
A tax lease is structured to provide the leasing company with equipment ownership, and along with it all depreciation benefits. In return, your lease payments are fully deductible. The documentation for a tax lease is designed to conform to all related guidelines.

A capital lease, also known as a finance lease, is structured to pass all ownership benefits to you including depreciation. Only the interest portion of your lease payment is deductible, along with your depreciation expense. Such leases commonly have a \$1.00 purchase option at expiration.

For counsel and guidance, we recommend you discuss your specific situation with your tax advisor to assess which lease best fits your needs.



Thinking of leasing? Contact us today!



If you are considering an equipment lease, either now or in the future, contact us. As your local bank, we can show you how to best structure a lease to fit your needs and meet your goals.



Appleton

2200 N Richmond Street
Appleton, WI 54140
920.739.1040

Green Bay

Loan Production Office

340 N Broadway, Suite 440
Green Bay, WI 54303
920.739.1040

www.anbfc.bank

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Lease and all related servicing is provided through our partnership with BB Community Leasing Services, Inc. - Madison, WI

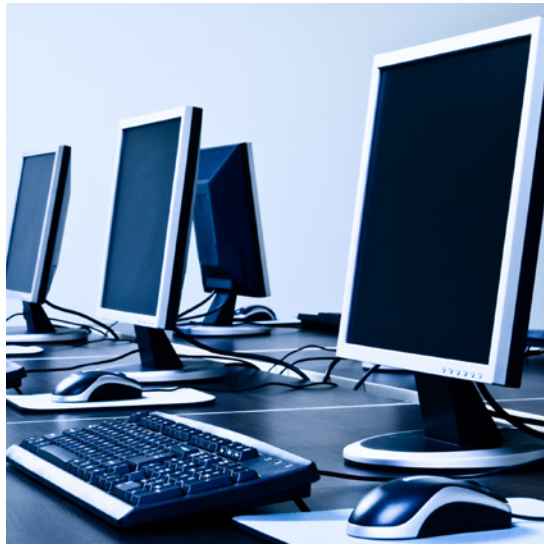
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Leasing and Equipment Financing



*A lease to fit your needs
and meet your goals!*



Equipment Leasing Today

Businesses today can get all their equipment leasing needs met at their local bank. Our leases are relationship-based, not transaction-based. No longer are there large fees and penalties around each corner. Businesses are treated fairly.

Leasing through your local bank makes sense. Local banks are at the forefront of providing businesses with capital to grow and expand. Leasing builds on our commitment to provide you with the financial tools you need to succeed.

80% of all businesses use equipment leasing today to acquire equipment, and almost any type of equipment qualifies for a lease. If your business is considering a lease for equipment, talk to a commercial lender about the common sense options available.

Leasing Options

The popularity and growth of leasing is in large part due to the wide variety of available lease options. These include:

- **100% Financing: No Down Payment Required**
- **New Or Used Equipment**
- **Variable Payment For Seasonal Customers**
- **Fixed Rate For The Lease Term**
- **Can Be Structured To Meet Tax Objectives**

Accordion Feature

Only from your local bank:

We offer an accordion feature that allows for an increase or decrease in payment during the lease term depending on need for tax shelter. Talk to a commercial lender for details.

Real Advantage Leasing through American National Bank

We know you, and we know your business. We already have an established, trusted business relationship, and we understand your objectives when you lease. Unlike other traditional leasing companies, we never charge termination or prepayment penalties should you need flexibility during the term of your lease. In addition, coordinating all your banking and equipment financing activity with one bank is convenient and saves you valuable time.

Contact us today to find out how we can meet your leasing needs. See the back of this brochure for details.

