

YOUR SEARCH FOR APPARATUS & FINANCING IS OVER...

No need to wait to order your new Apparatus. Nothing Down & Deferred payments for 1 year



GET THE EQUIPMENT YOU NEED NOW.

Hook and Ladder Fire Rescue Products is pleased to offer great municipal funding programs to our customers. Backed by Republic First National, we can help your department maximize and extend your purchasing dollars today!

This powerful financing tool can be used to fund your new Engine, Tanker, Rescue, Aerial, Command, Brush, Police, Tactical, SWAT, Communications, or Specialty Unit/ Units. Don't limit your vehicle equipment purchases to only what you can afford right now. Municipal leasing can stretch your purchasing dollars over time so that you can purchase exactly what you need, when you need it!

Republic First National, an experienced and reliable national financing company, has built a solid reputation by helping municipalities, volunteer fire departments, and first responders buy the equipment they need in the most cost effective manner. They make financing easy, accessible, and affordable.

Republic First National
info@rfnonline.com | 800.700.7878 | www.republicfirstnational.com

With this partnership between Hook & Ladder and Republic First National, you can experience the following benefits:

- Hassle-Free Credit Process
- Flexible Terms
- Great Municipal Rates
- Nothing Down
- Ownership of the Equipment
- No Voter Approval Is Necessary for Municipal Departments
- Deferred Payments
- Pay It Off At Any Time
- Non-Appropriation



WHAT COULD LEASING MEAN FOR YOU AND YOUR BUSINESS?

HASSLE-FREE CREDIT PROCESS

We make it easy. All the department fills out is a one page credit application and sends it in with the department's last three year-end financial statements.

FLEXIBLE TERMS

Payment terms can be arranged to suit the available budget. You can make your payments over 2 to 15 years (depending upon the equipment).

Annually • Semi-Annually • Quarterly • Monthly

GREAT MUNICIPAL RATES

With municipal interest rates currently less than 3% on purchases > \$150,000, you can stretch your purchasing dollars and get what you need, when you need it! For higher purchasing amounts, we offer great rates there as well!

NOTHING DOWN

Under most payment plans, no down payment or security deposit is required. However, structuring the lease with advance payments may lower the net cost of financing to the lessee. Republic First National can also defer the 1st payment up to one (1) year.

DEFERRED PAYMENTS

Deferrals, down-payments, and advanced payments can also be arranged for the department's benefit. Up to 100% of the equipment cost can be financed, and training and maintenance can also be included. Lease purchase is an ownership plan, not a rental.

OWNERSHIP OF THE EQUIPMENT

During the lease, title to the equipment usually resides with the lessee so that the departments sales and property tax exemptions apply. After completing the payments, the department owns the equipment. There is no balloon or residual payment at completion.

PAY IT OFF AT ANY TIME

If funds become available, the lease can be paid off at any time after completion of the first fiscal year. A detailed schedule showing the purchase option after each payment is provided for the department.

NO VOTER APPROVAL IS NECESSARY FOR MUNICIPAL DEPARTMENTS

Lease purchase financing allows the municipal departments to get the equipment they need immediately without waiting for voter approval through a bond issue.

NON-APPROPRIATION

Leases for municipal departments are characterized by a non- appropriation clause which specifies that the lease may be terminated in the event funds are not made.

This program is subject to credit review and approval. Terms as of July 2020 and are subject to change.



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