Top reasons to finance your next purchase

Program benefits

- **Get it right now**
  When the newest piece of equipment is crucial to your business, waiting for the funds to be available isn’t always an option. With financing, you won’t have to put forth a hefty upfront payment.

- **Know what you’re paying each month**
  Financing allows you to plan and budget with a predictable monthly payment.

- **Say no to the hassle**
  Getting a loan from a traditional bank is often not an easy process since there are usually a number of restrictions. With financing through Direct Capital, you can rest assured that the financing process will be simple.

- **Keep your cash reserves available**
  Paying for the equipment over time by financing means that there is no huge cash burden with your purchase. You’ll be able to keep your cash reserves clear for other expenses or a rainy day.

- **Take advantage of competitive rates**
  The best rates make financing a cost-effective solution.

- **Reap some serious tax benefits**
  Financed equipment can be deducted as an operating expense in the period in which it’s paid, which reduces the overall cost. Payments are also treated as expenses on the income sheet so there’s no need to worry about depreciation.

3 simple steps to get started

1. Apply online in as little as 3 minutes.
2. Sign your documents electronically.
3. Get your equipment.

About CIT

CIT’s Business Capital division empowers small, mid and large cap businesses by providing equipment financing solutions via technology-enabled platforms and market leading structuring expertise.

CIT is a leading national bank focused on empowering businesses and personal savers with the financial agility to navigate their goals. CIT Group Inc. (NYSE: CIT) is a financial holding company with over a century of experience, and operates a principal bank subsidiary, CIT Bank, N.A. (Member FDIC, Equal Housing Lender).

Get in touch

Keith Peyser
Lending Solutions Manager
P: (603) 433-9422
F: (800) 460-7659
E: Keith.Peyser@CIT.com

© 2019 CIT Group Inc. All rights reserved. CIT and CIT’s logo are registered trademarks of CIT Group Inc.

Not all applicants will qualify for financing. All finance programs and rates subject to final approval by CIT, and are subject to change at any time without notice. Speed and performance subject to applicant’s local connectivity and other factors outside of CIT’s control.