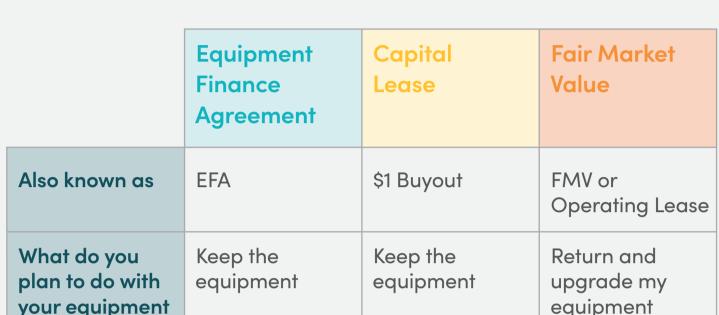# Introduction to financing options*

CIT offers financing options that enable small businesses to get the equipment they need without breaking the bank. Knowing the differences between the types of financing products available can help you choose the best financing option for your purchase. We've outlined the basic features below to help you get started.

	Equipment Finance Agreement	Capital Lease	Fair Market Value
Also known as	EFA	$1 Buyout	FMV or Operating Lease
What do you plan to do with your equipment at the end of your finance term?	Keep the equipment	Keep the equipment	Return and upgrade my equipment
Accounting requirements	Equipment typically shown as an asset and depreciated	Equipment typically shown as an asset and depreciated	Equipment leasing payments may be 100% tax deductible
Tax deduction eligibility	Section 179	Section 179	Operating Expense
Payment options	Fixed, Seasonal, Deferred	Fixed, Seasonal, Deferred	Fixed, Seasonal, Deferred
Equipment ownership	Customer	Lessor	Lessor
End of term options	Equipment is owned free and clear upon final payment	Purchase the equipment for $1	1. Return equipment and upgrade 2. Continue month to month 3. Purchase equipment for the fair market value

Solutions for nearly any financing need

No matter your industry, CIT can help you find a financing solution that's right for you. Over the years, we've worked closely with thousands of small businesses, tailoring our products to best suit their needs. We're confident our financing options can help you achieve your goals, regardless of which option you choose.

Ready to finance your next purchase? Get started today.

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