

# WHY INTERNATIONAL FINANCE GROUP?

Since we're in the transportation business, International Finance Group understands your financing needs better than any bank. We offer financial solutions to help you work around issues like seasonality and cyclicity of your business. How can we help your business? Come in and find out.



## MEDIUM TRUCK DIAMOND LEASE

### WHAT IS A MEDIUM TRUCK DIAMOND LEASE?

The Medium Truck Diamond Lease is a closed-end lease (a type of lease in which the Lessee is not responsible for the value of the truck at the end of the lease). That brings private traditional and small fleet owners a lot of value at a reasonable cost through attractive lease features.

### WHAT INTERNATIONAL® VEHICLES QUALIFY FOR THE MEDIUM TRUCK DIAMOND LEASE?

International® 4000, 7300 and 7400 Series on-highway application vehicles are covered under this lease for the following applications:

- DRY VAN
- STAKE
- FLATBED
- BEVERAGE
- REFRIGERATION
- 2-4 YARD CONSTRUCTION DUMP
- 4000 SERIES TRACTORS

### WHAT ARE THE ADVANTAGES OF A MEDIUM TRUCK DIAMOND LEASE?

If you're in the market for the qualifying International 4000, 7300 and 7400 Series vehicles, the Medium Truck Diamond Lease can offer many advantages. Medium Truck Diamond Lease benefits include:

- Elimination of used vehicle resale risk. If the used market plunges, you simply return the vehicle and walk away.
- Enhanced cash flow. Low monthly payments help you manage cash flow. No deposit or lease documentation fees are required. The first payment is due in advance, along with the properly executed lease documentation. The cost of licensing and vehicle titling can be included in the lease.
- Flexible terms. You may choose 36-, 48- or 60-month terms, and are under no obligation to purchase the vehicles at the end of the lease.

### WHAT ARE MY END-OF-LEASE OPTIONS?

- Purchase the vehicles for Fair Market Value with cash or with International Finance Group financing.
- Renew the lease for an extended term.
- Walk away. Return the truck to a location determined by International Finance Group. The vehicles must meet predefined terms and conditions (included in the Medium Truck Diamond Lease documentation). If your vehicles meet these terms and conditions you are under no additional obligation.

### WHAT IF I EXCEED THE MILEAGE THE LEASE ALLOWS?

If you anticipate going over the 35,000 miles per year allowed by the lease, you can purchase a Mileage Bridge for up to 50,000 additional miles for a reasonable fee.



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