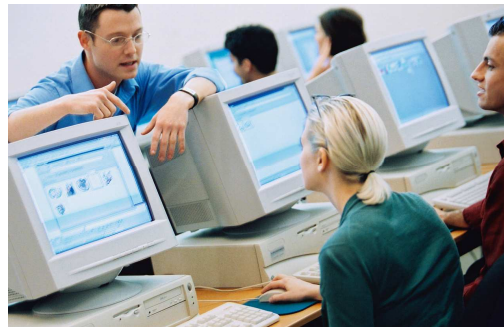


## ***Benefits of TEAM***

- **100% Financing**
- **Flexible Terms**
- **75+ Years of Financial Service Experience**
- **New/Used Equipment Financing**
- **Conserve Bank Lines**
- **Fixed Expense/Inflation Hedge**
- **Local Michigan Ownership**
- **Easy Application/ Fast Decisions**
- **Convenience**



***TEAM***  
***FINANCIAL GROUP, INC.***

3391 Three Mile Rd NW  
Grand Rapids, MI 49534

Phone: (616) 735-2393  
Fax: (616) 735-2392  
Email: [Info@TeamFinancialGroup.com](mailto:Info@TeamFinancialGroup.com)

***TEAM***  
***FINANCIAL GROUP, INC.***

***Experience  
What TEAM Can  
Do For You!***



Let ***TEAM*** Help You  
Develop a Better  
Business For Tomorrow

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Grand Rapids, MI 49534

**Phone: (616) 735-2393**  
**Fax: (616) 735-2392**  
**Toll Free: 1-888-607-8326**

## Who Is TEAM Financial Group?

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**Team Financial Group, Inc.** is an Independently owned, Michigan financial service company, specializing in commercial equipment financing and leasing.

**TEAM** focuses on developing long-term relationships with Midwest business clients, vendors, and banks to provide creative, efficient, and flexible financing options for equipment acquisitions ranging from \$5,000 to \$5,000,000.

**TEAM** has the expertise and experience to add significant value in helping your company realize its growth and profitability potential.

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**CONTACT US  
NOW!**

**1-888-607-8326**

or

**(616)735-2393**

## What Terms Are Available At TEAM?

### Payment Options

- Step-Up and Step-Down
- 12 Payments Per Year
- Skip Payments to Assist with Seasonal Cash Flow

### Term Options

- 24-60 months

\* other options available upon request and review

## Types of Financing Offered

### Fair Market Value

- May allow company to have off balance-sheet financing
- Hedges a company against equipment obsolescence
- Allows for lowest possible monthly payment

### \$1 Out Purchase Option

- Allows a company to own the equipment upon termination of lease
- Fixed payment for more accurate budgeting
- Lessee claims depreciation and interest deductions
- Hedges a company against interest rate hikes

### 10% or 20% Purchase Option

- Allows company to purchase, return, or continue lease on month to month basis
- Lessee can expense monthly payments on income statement reducing taxable income

### Municipal Financing

- Avoid municipal cap-ex budgets by utilizing lease financing
- Simple, one page application
- Streamlined documentation

## What Can Be Leased or Financed At TEAM ?

### Office Equipment

Office furniture, copiers, filing cabinets, etc.

### Technology Equipment

Network hubs, desktop computers, fiber-optic lines, software, POS, etc.

### Transportation Equipment

Any means of transportation for commercial use

### Industrial Equipment

CNC machines, lathes, generators, furnaces, forklifts, etc.

### Construction Equipment

Asphalt equipment, backhoes, aerial-lifts, tractors, etc.

### Medical Equipment

Hospital beds, surgical equipment, MRI machines, medical software, etc.

### Anything for Commercial Use

We can put together a deal for almost everything in the book!

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