

Equipment Finance

The lease advantage

Why leasing may be a smart choice for your business



As businesses look for ways to navigate economic headwinds, manage unpredictable supply chains and inflated equipment costs, leasing may be a powerful financing option. Leasing can offer a flexible financing solution that helps reduce monthly ownership costs and allows for easier upgrades of essential equipment as needs evolve.

Nearly 8 in 10 equipment users choose financing, and leasing remains the preferred option over loans or lines of credit.¹ Through effective leasing programs, businesses can avoid the uncertainties of ownership, allowing them to focus on growth by using essential equipment without the full financial burden of ownership.

1. Equipment Leasing & Finance Industry Horizon Report 2024.

Key benefits of leasing equipment:



100% financing

Leasing typically requires no down payment and may cover initial costs such as installation.



Predictable payments

Fixed lease payments won't change, enabling your business to budget around a predictable monthly expense.



Flexible end-of-term options

With certain lease structures, you can choose to buy the equipment, renew the lease, or return the equipment at the end of the term.



Avoid equipment obsolescence

New advances in design and technology can quickly make last year's models seem outdated. Leasing helps ensure access to the cutting-edge equipment you need to keep your company competitive.



Minimal impact on working capital

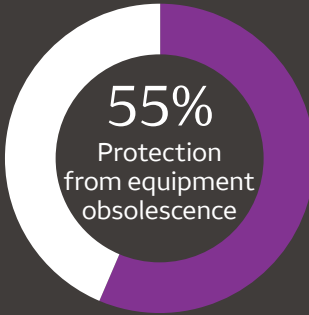
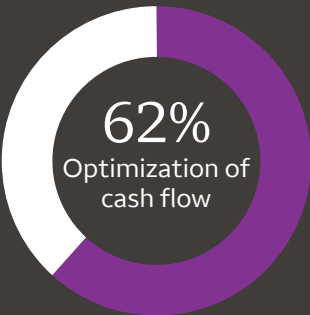
Helps preserve cash and lines of credit for operating needs, whether planned or unexpected.



Maximize potential tax benefits

Utilizing a lease could result in substantial cash savings.

Why business owners finance¹



1. Equipment Leasing & Finance Industry Horizon Report 2024.



A custom fit for your company

A knowledgeable and experienced bank can be an invaluable partner as your organization acquires new equipment. Look for a financial institution with deep experience in your industry and a well-staffed equipment finance specialty area. These expert resources can share best practices, recommend solutions, and tailor equipment financing packages to meet the needs of companies of all sizes.

When you're ready to explore leasing your equipment, consider Wells Fargo. We offer a wide range of leasing solutions that can help businesses conserve capital while investing in the latest technology and equipment.