



Turf equipment loans and leases—customized to meet your needs

Well-groomed turf can be a golf course's greatest—and most costly—asset. With state-of-the-art course maintenance equipment, you can keep your turf in optimal condition while controlling maintenance costs—to directly improve your bottom line. Like any equipment investment, there are smart financing options to keep upgraded equipment within reach.

Since 1962, Textron Financial has been helping golf course owners acquire equipment to keep fairways and greens flawless. We provide flexible loans and leases through our relationship with Jacobsen® to finance course maintenance equipment.

Leasing equipment can provide many benefits that purchasing doesn't offer. By choosing to lease, you can:

- Avoid frequent and costly repairs of aging equipment.
- Conserve capital for other improvements.
- Keep your other credit lines open.
- Reduce your tax burden. (Consult your tax advisor, since every situation is different.)
- Bundle new and used equipment into a single convenient lease.
- Easily add or remove equipment from the lease.
- Select either a capital or operating lease, depending on whether you want the option to purchase at the end of the lease period.

PROGRAM GUIDELINES

Loan and Lease Types

Loan and security agreements, as well as fair market value, capital and municipal leases.

Loan and Lease Amounts

\$5,000 and up. One-step application process available for qualified credits up to \$300,000.

Payment Streams

Payments in advance or arrears, with seasonal payments to meet customer cash flow needs.

Loan and Lease Terms

12 to 60 months, although longer terms may be available.

Interest Rates

All rates are fixed, which helps with your cash flow and budget needs.

Documentation Fees

\$175 due at closing or financed as part of the loan/lease.

JACOBSEN TURF EQUIPMENT LEASING AND FINANCING

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Golf Equipment Finance

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A Textron Company

When Performance Matters.™