



CAT FINANCIAL

With flexible terms, up to 100 percent financing for qualified entities, non-appropriations clauses and insurance support, Cat Financial is set up to meet the specific needs of governmental entities—taking the hassle out of acquiring equipment.

GOVERNMENTAL SOLUTIONS

Your organization is always changing and so are your financial needs. That's why it's good to know Cat Financial and all the ways we can help make your business stronger for life. Whether you're buying equipment, protecting your investment, managing your accounts or preparing for the future, our comprehensive financing and insurance solutions help you be more successful.

See reverse for more information...





GOVERNMENTAL LEASE BENEFITS

- > Offers special low interest rates—interest charge is normally less than the total cost of issuing a bond
- > May not require voter approval as with bond issuance
- > Lets you cancel your contract without penalty (on the last day of the appropriations period) if funding is not approved for the following year

GOVERNMENTAL TAX LEASE BENEFITS*

- > Generally provides lower monthly payments than purchase contracts
- > Allows you to use equipment without concern of disposal
- > May not require voter approval as with bond issuance
- > Lets you cancel your contract without penalty (on the last day of the appropriations period) if funding is not approved for the following year

**May require preapproval*

WHO'S ELIGIBLE

- > Any State (including District of Columbia), political subdivisions of a State (cities, towns, counties, other municipalities), or territories of the United States
- > Non-traditional governmental entities may qualify—hospitals, schools, and water districts and some agencies, authorities, boards, and commissions
- > Federally-recognized Native American Tribes
- > Qualified governmental entities should have some of the sovereign powers of State (i.e., power to tax, power to exercise eminent domain, power to police).

WHY CAT FINANCIAL?

- > **HIGHER SATISFACTION:** Our customers say they're more satisfied with their equipment.
- > **EXPERIENCED TEAM:** Our team with expertise in your industry means we can better serve you.
- > **FAST SERVICE:** In most cases, we'll have your transaction approved and documents issued the same day.
- > **FLEXIBLE TERMS:** Payment schedules—annual, semi-annual, quarterly, monthly or skip—meet your needs.

CATERPILLAR FINANCIAL

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Apply Online: www.CatFinancial.com