



OPERATING LEASES FROM CAT FINANCIAL

and how they benefit your business



When your company needs equipment, you have choices: should you lease or purchase? Each option has unique advantages. With Cat Financial, you can choose the best option that works for you and your business.

Leasing keeps you in the newest equipment with the latest technology. It also includes value-added services, like a complimentary pre-inspection before the end of the lease.

Cat Financial offers an effortless leasing experience. As a business owner, we know you have a lot to manage each day. With an equipment lease, you can focus on your business while we focus on your equipment.

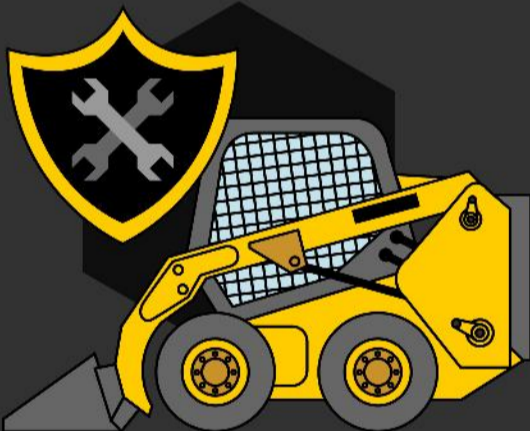
DISCOVER THE BENEFITS OF CHOOSING AN OPERATING LEASE



Terms that Work for You
New equipment can be leased for 24 – 60 month terms. Terms greater than 60 months may be considered upon request.



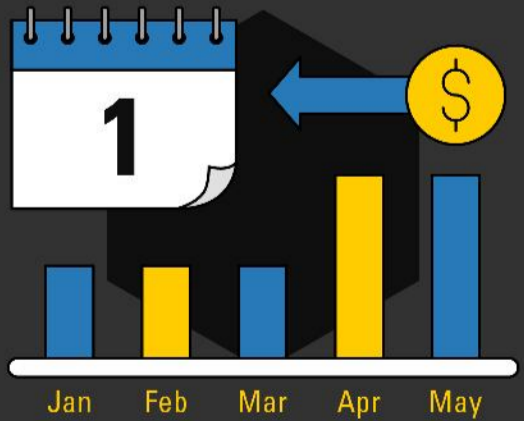
Special Promotional Rates
Take advantage of special offers that are rolled out frequently to lower your monthly payments and free up cash for other business needs.



Maintenance and Protection
Offerings like the Cat® Customer Value Agreement (CVA) and Extended Protection can be added to your lease to help keep your equipment running smoothly and maintained, all wrapped up into one monthly payment.



Flexible Options
Do you think you may want to purchase the equipment before your lease expires? Let's talk about it. When your lease is up for renewal, you have several options – purchase the equipment, return the equipment or extend your lease.



Custom Payment Schedules
We can customize your payment schedule to fit the business cycle of your industry.

Leasing with Cat Financial makes it easy for your business to get the equipment you need to get to work faster.

Contact your local Cat dealer to learn more about which lease option is best for you and your business.