



## We're not your typical bankers.

We are an experienced and reliable national financing company helping municipalities, public works, school districts, fire departments and other public service organizations buy the equipment they need in the most cost effective manner. We make financing easy, accessible and affordable.



### Why Use Republic First National?

**Experienced** – Our trained team is exclusively focused on municipal financing.

**Dependable** – We are here when you need us for a quick funding turnaround or to answer your questions.

**Friendly** – Our team of friendly professionals will guide you through the process painlessly, preparing the proper paperwork and clearly explaining every step.

**Satisfied Customers** – Our business depends on satisfied customers. We've built our reputation on delivering simple, quick and affordable financing.

Republic First National  
2525 West State Road 114  
Rochester IN 46975



To learn more, please contact us:

**800.700.7878**

[www.republicfirstnational.com](http://www.republicfirstnational.com)



## Your Municipal Financing Resource



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## Who Qualifies for Low-Cost Financing?

- Municipalities
- Municipal Fire and EMS Departments
- Public Works Departments
- Educational Institutions

## Consider the advantages of lease purchase financing for your next purchase:

- 100% financing is available
- Competitive and affordable interest rates
- Flexible terms to meet your needs (monthly, quarterly, semi-annual and annual)
- Delayed payments (start paying next fiscal year)
- Ownership after your final payment
- Lower interest rates due to tax-exempt status

CITY HALL

## You Can Finance:

- Police Cars
- Fire Apparatus
- Ambulances
- Buses
- Snow Plows
- Street Sweepers
- Dump Trucks
- Mowers
- Sewer Machines
- 911 Systems
- New Construction
- Building Expansion and Renovation
- Energy Management
- Computers & Copiers
- And More

To see if lease purchase financing is the best option for you, contact the experts at **Republic First National**.



### LEASE PURCHASE FINANCING

- No large, upfront cash outlay.
- Lease purchase financing provides for purchasing of an asset through installment payments.
- You build equity with each payment, and own the equipment after making the final payment. Unlike a car lease, this is not a rental plan.
- For municipalities, lease purchase financing is considered tax exempt financing. We are exempt from paying federal income tax on the interest. We pass those savings on to you in the form of lower interest rates.
- Lease purchase financing is not considered debt in most states, so only the current year's lease payment is included in your budget and no voter approval is required.

Keep in mind lease purchase financing is not a rental plan. You **build equity** with each payment and **own the equipment** at the end of the repayment term.

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