



*With **Trinity3**, it's personal!*

2019 Leasing Flyer

Rev1

Leasing

Budgets, budgets and more budgets-we all know it's very challenging to maximize your technology while staying within your planned technology budget.

The cost to implement your optimal technology solution can often be a significant hurdle. Leasing and financing provides your district and schools with the flexibility to acquire the right technology in an extremely cost effective manner.

Trinity3 Financial Services is pleased to provide very flexible and scalable lease / financing options designed specifically for the unique needs of the education-municipal customer.

Whether a standard (Fair Market Value - FMV) lease or finance (\$1 Buyout) lease we can design a lease structure (duration, payment intervals, deferred payments) to meet your unique needs and as always with our exceptional Trinity3 customer service.

Whether you purchase your technology outright, opt to explore your various leasing options, or installment payment plans, Trinity3 is here to help from start to finish and will work in tandem with you to secure your best options. Let us know-we're here to help.

Simply contact your team member or request a no obligation quote.

Education Technology Leasing & Financing

Educational institutions continue to integrate technology into student experiences, but the cost to implement optimal solutions can be a hurdle. Leasing and financing provides schools with the flexibility to acquire the technology they need, today.

- One-to-One Implementation
- Devices, Networking & Security
- Servers, Infrastructure & Software

Tech Refresh

Keep your technology up to date by easily adding or upgrading equipment at the end-of-term with Trinity3 Financial Services' exclusive "Tech Refresh" program.

Payment Flexibility

Deferred payments, varied payment intervals and custom payment plans to match budget appropriations.

Competitive Rates

Customized to meet the unique needs of the education and municipal lessee.

Total Solution Financing

Includes hardware (new, reconditioned or blended), software, services, warranties and installation.

Brand Neutral Solutions

Eligible equipment for leasing and financing options are not limited to a single brand or product type.

Contact Your Team Member

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Types of Leases

Leasing and Financing Options from Trinity3 Financial Services.

Trinity3 Financial Services offers two distinct leasing/finance options, the Standard Lease and the Finance Lease. Each option offers its own unique benefits, and offer a better fit for certain technology solutions.

Below are explanations of each one:

Standard Lease

Also known as a Fair Market Value (FMV) Lease, this is the most cost effective lease option. This lease offers three end-of-term options that include:

- Purchasing the equipment at fair market value
- Returning the equipment to Trinity3 Financial Services and doing a Tech Refresh
- Extending your lease on a month-to-month basis

Tech Refresh is the most popular end-of-term option. If you choose to purchase your equipment, you can choose what hardware you would like to keep and what you would like to send back. We will then erase all personal data and dispose of your returned equipment according to EPA compliance.

Finance Lease

Also known as a \$1 Buyout Lease, it has a 10% higher cost than an FMV option. The end of the term option is limited to ownership of your solution. If you are certain that you want to own the equipment at the end-of-term, and have EPA compliant disposal methods in place, then the Finance Lease should be considered.

If you want to keep your technology current, the standard lease has the lowest monthly payment and greatest amount of end-of-term flexibility.

Since the rate of technology obsolescence is high, it often makes more sense for businesses to enter into a regular Tech Refresh cycle with lower monthly payments.

If you have questions on which lease is right for you, consult Trinity3 Financial Services today.

Technology Financing

A direct comparison between leasing & bank loans

Bank loans and lines of credit are commonly compared to leasing and financing options. However, there are many advantages to leasing or financing your technology instead of using a bank loan or line of credit.

	Leasing & Financing	Bank Loans
Down Payment	Typically 2 payments in advance, but can be deferred up to 90 days with \$0 down	A down payment of 10-30% is usually necessary
Interest Rate	Fixed Rate. Even if the market interest rates go up, your lease payments stay the same	Usually a floating rate, where you take all the risk. If the market interest rates rise, your payments will too
Tax Benefits	Often 100% deductible and can reduce your effective tax rate	Depreciation must be over 5 years. The principal is not deductible
Effective Cost	Lower than the prime rate due to tax advantages. Can have no down payment and no required compensating balance	Higher than published interest rate due to hidden costs like compensating balance and other bank fees
Opportunity Cost	Leaves bank lines free for investments that can provide a higher yield	Ties up bank lines, possibly preventing more opportunities in the future
Software & Services	Can include up to 100% software and services, including maintenance & installation	Usually will not finance software and services
Term	Available for 12-60 months, with monthly, quarterly, semi-annual or annual payments	Usually only 1-3 years
Impact to Financial Statement	Footnote to balance sheet. Usually no impact to ratios	Long-term liability that reduces current ratio and increases debt ratio

For more information on leasing options, contact Trinity3 Financial Services today.

Technology Financing & Leasing Info:

