



Payment Plans

Our payment schedules can range from monthly to annually. Let us know your needs and we can be flexible in setting your payment plan.

Lease-end Options

At the end of your lease, you can:

1. Purchase the equipment for a residual value that was established at the beginning of the lease. The residual value is commonly 10%, 20%, 30% or 40% of the original value of the equipment.
2. Return the equipment to FCS without further obligations.
3. Re-lease the equipment or facilities.

Call us at 1-800-444-FARM for a local office to help, or visit our website at e-farmcredit.com.



LEASING EQUIPMENT AND FACILITIES

A Competitive Financing Alternative



Leasing options from the nation's leader in farm financing.



Leasing is one of the fastest growing methods of financing equipment and facilities today. Farm Credit Services of Mid-America offers you a full range of lease alternatives that can provide wise business solutions for your growing operation.

What is a Lease?

A lease is an alternative financing arrangement that allows you to pay for the use of new or used equipment or facilities. You pay for the use of the equipment or structure versus its ownership. Typically, this means making an up-front payment, then making periodic payments over the course of the lease period.



Why Consider Leasing?

Flexibility

Businesses have different needs, different cash flow patterns and different income streams. FCS lets your individual business situation define our lease terms. Our lease provides your business the use of an asset for a specific period of time, and we'll let you choose either fixed or variable rental payments.

Tax Benefits

Rather than deal with depreciation schedules and tax complexities, you simply make the lease payment and deduct it as a business expense. Lease payments can be 100% tax deductible.*

Conserve Working Capital

100% financing keeps your lines of credit open to meet short-term requirements. Lease payments can also provide improved cash flow when compared to loan payments or cash purchases. The first lease payment is usually less than a loan down payment, and in some states sales tax is collected over the life of the lease, not paid in advance.

Less Risk of Holding Old Equipment

When a new generation of equipment becomes available, you will have the flexibility to upgrade or add on. The choice is yours. You'll never be faced with the burden of owning old or obsolete equipment.

**Always consult a CPA or tax specialist regarding the deductibility of any lease payment.*

What Can I Lease?

New and used equipment, new farm buildings and special purpose structures, such as confinement feeding facilities.

Terms of up to 7 years are available on equipment. Longer lease terms (up to 10 years) are offered for facilities. This means you can match your lease term to the useful/earning life of the equipment or facility.

