



## 2009 BANK AFFILIATE PROGRAM

At CPR Finance & Associates, LLC, we have a dedicated team that specializes in equipment finance to provide financing solutions that are tailored to your customer's needs. With over 25 years experience in the leasing and equipment finance industries, we have expertise that spans nearly all industries.

**Some highlights from our programs include:**

### Fixed Rate Financing

- 100% Financing
- 12-72 Month Terms
- Deferred Payments
- Seasonal Payments
- Progress Payments

### Product Offering

- Fair Market Value (FMV)
- Equipment Finance Agreement (EFA)
- Operating Lease
- Early Buyout Option (EBO)

There are numerous advantages for the bank to partner up with CPR Finance & Associates. The main reason is that we understand the pressure being put on banks from all sides to raise capital and restrict lending to the surest of sure things. By outsourcing your clients financing needs to our company you eliminate any additional credit risk /exposure to the bank. By offering lease financing as an alternative this will help *diversify* your portfolio.

### Other Key Factors:

We realize depositors are a priceless commodity; CPR Finance will help protect your relationship with your customers. Offering lease financing as an alternative to close a deal when the loan department has faltered with your existing customers. Let our 25 years of equipment financing experience assist the bank in getting deals done.

### Providing you the edge:

We can provide you the edge you need over other local banks. Provide your customer's additional flexibility. Don't let your customers look elsewhere to seek alternative solutions. Let us give you the edge over other local banks that do not have the same product offering.

Let us become the bank's leasing "department".

Sincerely,

Bradley Comm  
CEO  
CPR Finance & Associates, LLC

8600 Route 14 Suite 100  
Crystal Lake, IL 60012  
815-915-4530 (P) 847-220-9723 (F)