

FINANCING

INNOVATIVE SOLUTIONS
TO ELEVATE
YOUR BUSINESS



BENEFITS OF FINANCING WITH YALE FINANCIAL SERVICES



We understand your business environment and the powerful role Yale equipment plays in increasing your productivity and competitiveness. Yale Financial Services is committed to providing you with a variety of financial solutions to help drive your business. These solutions make it easier for you to overcome budgetary and cash flow challenges, so you upgrade your lift truck fleet and help enhance overall productivity while lowering costs. Financing also offers our customers the ability to match payments to actual usage, helping to protect your bottom line.

Yale Financial Services is your “one-stop shop.” We can finance your entire solution from equipment to maintenance in one easy, monthly payment.

Preserve Working Capital

Without the large capital outlay of a purchase, cash may be strategically re-invested into your business. Credit lines may also be saved for other operating needs.

Predictable and Affordable Payments

Lease payments can be structured to meet cash flow needs.

Overcome Budget Restrictions

Leasing may help you overcome capital budgeting restrictions and lengthy capital approval processes. Also, it may accelerate the process of getting you the equipment you need today.

Customized Structures

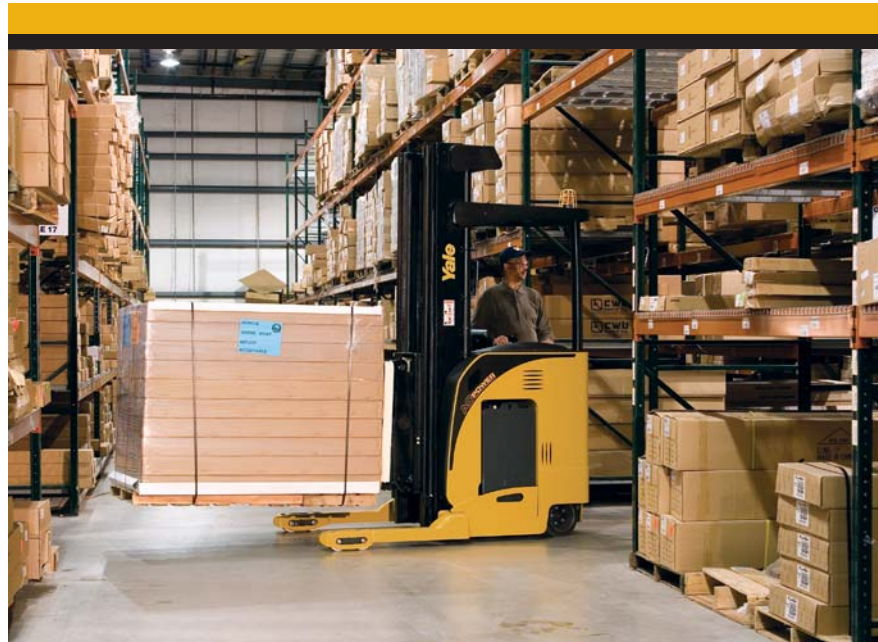
We offer you tailored financing options such as payments matched to usage, deferred or seasonal payments. A variety of end of lease options are also available, such as renewal, purchase or return.

Upgrade with Ease

Leasing provides you the flexibility to upgrade and add-on as your business grows, while maintaining affordability. It may also allow you to re-deploy assets when the need arises.

Cost Management

Leasing should allow you to invest your cash at a higher rate of return, thereby increasing your profit margins.



A Master Lease

A master lease streamlines the acquisition of current and future trucks. Through this option, lease documents are reviewed and executed once, then all on-going purchases are added to the lease by simply completing an equipment schedule.

A Single Source for All Your Needs

Your entire acquisition of a lift truck, service and maintenance may be bundled into one easy, monthly payment. This may eliminate the need to pay multiple invoices each month, thereby reducing soft costs.

REASONS TO USE YALE FINANCIAL SERVICES

Cash Management

- Forecast predictable, affordable payments
- Overcome budget restrictions
- Preserve cash and credit lines for other uses

Technical Considerations

- Hedges against technology changes
- Facilitates upgrades and add-ons
- Promotes automatic replacement cycle

Flexibility and Convenience

- Customized payment structures
- Bundle entire solution into one easy payment
- Minimal disposal headaches when retiring a unit
- Match payments or term to equipment use
- Master leases simplify multiple equipment take-downs and future payments



THE OPTIONS ARE UP TO YOU

True Lease (Use-Only)

- Lowest monthly payments
- Protection from technological changes
- Off-balance sheet financing
- Contract maintenance option
- End-of-term flexibility
- Avoid most risks associated with ownership

Ask about our:

SMART Lease

The bundled equipment and maintenance True Lease option

Freedom Advantage Plus lease:

A True Lease with more flexible terms



\$1 Purchase Option (Optional Ownership)

- Low monthly payments
- Build up equity during the term
- Preserves existing credit facilities for more strategic use
- Fixed payments are easy to budget
- 100% financing for entire solution (related equipment, services, installation and training)

Customized Structures to Meet Your Needs

- Monthly and quarterly payments
- Deferred payments
- Step payments
- Seasonal payments
- Shortened or lengthened lease terms



MATCH YOUR NEEDS TO A FINANCE PLAN THAT WORKS FOR YOU

TO LEASE OR TO BUY?

BENEFITS	OPTIONAL OWNERSHIP	USE-ONLY
Preserves capital for alternative uses	●	●
Protects bank credit lines	●	●
100% financing potential	●	●
Hedge against inflation	●	●
Lower overall contract cost		●
Reduces alternative minimum tax		●
Lowest monthly payments		●
Flexible payment terms	●	●
Monthly payments can be expenses		●
Contract maintenance option	●	●
One fixed payment covers use & maintenance	●	●

COMPARE THE BENEFITS

BENEFITS	SMART Lease	Freedom Advantage Plus Lease	True Lease	Lease w/ Stated Purchase Option	Lease w/ \$1 Purchase Option	Cash Purchase
No additional debt on balance sheet	●	●	●			●
No large cash outlays up front	●	●	●	●	●	
Delayed ownership decision	●	●	●	●		
Guaranteed maintenance	●		●	●		
Term flexibility and optional extensions		●				
Planned equipment replacement	●	●	●			

You can depend on Yale to deliver equipment, services and financial products tailored to meet your specific needs.

For more information, call your local Yale Financial Services representative. Visit us online at www.yale.com or call 1-800-821-8364.

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