



## VEHICLE FINANCING AND LEASING



Commercial Vehicle Financing and Leasing *Simplified!*

CHARLESTON • COLUMBIA • FLORENCE • GREENVILLE • GREER

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

## FINANCING & LEASE OPTIONS

Carolina International Trucks offers GREAT vehicle finance and leasing solutions for owner/operators, fleet customers, business owners, and municipalities. We offer two types of loans and two types of leases that have flexible structures and payment terms. Our loans and leases can be customized to match your unique requirements.

### COMMERCIAL VEHICLE LEASES *Simplified!*

Leases are perfect for customers who want minimal upfront costs and lower monthly payments than a traditional vehicle loan. A new or used vehicle lease preserves cash and existing credit lines and provides a more attractive balance sheet as well as a replacement schedule for updated and more efficient vehicles. Generally lease payments are considered operating expenses and may be 100% tax deductible for most businesses. With a lease, you have no disposal concerns—simply return the vehicle and replace it with new equipment under a new lease.

### COMMERCIAL VEHICLE LOANS *Simplified!*

Loans are ideal for customers who plan to keep their vehicles for an extended period of time and who prefer vehicle ownership with its associated tax benefits.

### Contact Us Today!

Carolina International Trucks is your source for finance and leasing options that accommodate your unique business cycles and requirements.

Call our Finance Department at **803-251-7276** and we will help find the best choice for you.

For more information, please contact our Finance Department at **803-251-7276**

#### CHARLESTON

2580 Oscar Johnson Dr.  
(843) 747-3040

#### GREENVILLE

1501 Whitehorse Rd.  
(864) 335-0440

#### COLUMBIA

1619 Bluff Rd.  
(803) 799-4948

#### GREER

2520 Hwy 14 S  
(864) 848-0050

#### FLORENCE

350 E Campground Rd.  
(843) 468-9560



## Loans & Leases *Simplified*

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# VEHICLE FINANCING AND LEASING OPTIONS *Simplified!*

## Loans

Want to own your new or used vehicle by making equal monthly payments on a fixed interest rate loan? Consider an **INSTALLMENT LOAN**.

With an installment loan you get:

- Fixed interest rate
- Equal monthly payments

An Installment Loan is great for businesses that prefer equal monthly payments and want to own their vehicles at the end of the loan term.

Want a lower monthly payment for your new vehicle? Consider a **FINANCE LOAN WITH A BALLOON PAYMENT**.

A Finance Loan with a Balloon Payment gives you:

- Fixed interest rate and a balloon payment at the end of the term.
- Lower monthly payments with a stated balloon payment of 5%, 10%, 15% or 20% at the end of the term (36, 48 or 60 month terms available). The balloon payment can be paid in full or refinanced at the end of the term.

A Finance Loan with a Balloon Payment is perfect for growing businesses that want to own their vehicles in the long run.

**MOVING YOUR  
BUSINESS FORWARD  
WITH AFFORDABLE  
FINANCE AND  
LEASE OPTIONS**

## Leases

Want to preserve your cash and credit lines and upgrade your vehicles more frequently? Consider a **FAIR MARKET VALUE LEASE (FMV)**.

A Fair Market Value Lease offers:

- The lowest possible lease payment with a lease term that is typically shorter than vehicle's expected useful life with the option to extend or renew the lease at end of term.
- Flexibility to upgrade vehicles.
- An option to purchase the vehicle at the end of the lease for its fair market value or turn it in to the dealership.

If you are more concerned about vehicle obsolescence than outright ownership, a Fair Market Value Lease may be right for you.

Want lower monthly payments and the option to purchase the equipment at the end of the lease term? Consider a **TRAC LEASE** (Terminal Rental Adjustment Clause).

Your monthly payments on a TRAC Lease are determined by the residual amount you establish at the start of the lease period. Select a higher end-of-term residual amount for a lower monthly payment, or keep the residual low with higher monthly payments.

A TRAC Lease features:

- Lease terms that range from 12 to 72 months.
- Use of the vehicle for a longer period of time.
- Several end of lease options including purchase for pre-established residual amount, replace or trade-in equipment, or continue leasing by financing the residual amount.

If you want all the advantages of leasing and want to retain the option to purchase the vehicle at the end of your lease term, a TRAC Lease may be right for you.



## OUR SERVICE PROMISE

We promise to provide a full range of finance and leasing options and help you select the choice that's right for your unique needs.

Our staff is committed to exceeding your expectations. We build our reputation with every interaction with you. We know that your referrals are priceless in our marketplace.