

# Loan or Lease?

Here's why a loan with OnePlace Capital is the best equipment financing choice for you!



## ✔ OnePlace Capital Loan

**No!** The OPC Loan will not appear on your personal credit report as a debt obligation.

**No!** We only file a security interest in the item financed.

**Yes!** You can make extra principal payments or pay off at any time with no penalties or future interest charges.

**Today!** We can turn requests around in a matter of hours.

**Yes!** Extra payments can be applied toward principal at any time, thus shortening your term and lowering your overall interest expense.

**Yes!** You own the equipment from day one.

**Yes!** This is a 'true purchase' so the full equipment purchase may qualify under Section 179 for a tax write-off.

## ✘ Other Banks and Leasing Companies

Yes. Your loan will show up as a debt obligation on your credit report.

Most banks file a blanket lien against you and/or your business.

In most cases, you will incur penalties for early payoff and be liable for interest charges for the full term of your loan.

Most requests can take several days.

Any additional funds will be applied to future scheduled payments including interest.

No. The leasing company owns the equipment.

Some leases have buyouts and may act as an operating expense instead of a full, up-front write-off.

Will this loan appear on my credit report?

Will there be a lien against me or my practice?

Can I pay off early with no penalties?

How quickly can the loan be processed?

Can I make extra payments toward principal?

Do I own the equipment?

Does this qualify for a tax write-off?

It's your equipment.  
**Own it.**  
**Don't lease it.** ▶▶▶



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Experts in Healthcare Equipment Financing™

DISCLAIMER: All transactions must be credit approved by OnePlace Capital, a Division of Bank Midwest, in its sole discretion. Not all applicants will qualify for the structure or promotion offered, if any. Any example, or comparison, or benefit discussed above is for illustration purposes only, and is only intended to highlight the different practices between organizations in the equipment financing marketplace, and you should discuss these specifically with any organization you intend to form a business relationship. You should contact your tax or accounting professional for advice on the correct application and use of the tax code discussed.

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