



Regions Equipment Finance

Regions equipment financing solutions can help you reduce costs, improve efficiency and increase profits.

Regions Equipment Finance Corporation (REFCO) professionals draw upon a comprehensive range of flexible equipment finance products to tailor an arrangement that's on target with your specific cash flow and business needs. Best of all, your arrangement is seamlessly completed through an equipment finance specialist matched to your local Regions relationship manager. With REFCO behind you, you benefit from:

Unmatched experience

Regions Equipment Finance specialists have an average of 15 years' experience in tailoring solutions to any situation.

Extensive resources

As the 13th-largest bank-owned Equipment Finance company in the U.S., REFCO has the options to provide the best solutions for your company.

Local partnership

You can choose to have your local relationship manager partner with our Equipment Finance specialists, or you can deal directly, as your financing needs expand.

100% financing

Improving your cash flow and managing tax liability — by having equipment payments treated as deductible operating expenses — are just two of the valuable business benefits Regions Equipment Finance offers.



Regions offers a wide variety of leasing products and solutions available through REFCO.

EQUIPMENT FINANCE AGREEMENTS (LOAN)/ LEASE PURCHASE (NON-TAX LEASE)

- REFCO provides you with the funds to purchase the equipment
- REFCO holds a security interest in the equipment, but you are entitled to the depreciation benefits as owner of the equipment
- Pricing is offered on fixed- or variable-rate basis with advance rates up to 100%

TRUE LEASE (TAX LEASE)

- REFCO purchases the equipment and retains depreciation benefits to a lower rental payment
- Regions assumes the residual value risk
- At the end of the lease term, you can choose to renew the lease, purchase the equipment or return it

TRAC LEASE (TERMINAL RENTAL ADJUSTMENT CLAUSE)

- This is a qualified True Lease designed exclusively for titled vehicles
- REFCO finances the vehicle through a lease, with a predetermined sales value at maturity
- Pricing is offered on a fixed-rate basis

501(C)3 LEASE

- This product is uniquely designed for 501(c)3 nonprofit organizations to meet their needs for acquiring equipment and upgrading facilities
- It consists of essentially private bond financing at lower all-in costs
- Pricing is offered on a fixed or floating basis

MUNICIPAL LEASE

- Municipalities and certain nonprofit entities can lease equipment through REFCO and enjoy a payment structure sensitive to budget constraints
- Pricing is offered on a fixed basis

CORPORATE AIRCRAFT FINANCE

- Corporations and high-net-worth individuals can take advantage of REFCO's fixed- and variable-rate loans, as well as fixed-rate, tax-oriented leases for general aviation aircraft
- Financing structures are tailored to the type of aircraft and the client's cash flow and tax objectives

OTHER STRUCTURES

REFCO offers additional financing structures with various purchase options.

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regions.com

