



MUNICIPAL/NON-PROFIT RATES

EFFECTIVE 2/28/11

\$1 Buyout/ 0 Advance Payment

Transaction Size	Term		
	<u>36</u>	<u>48</u>	<u>60</u>
\$10,000-\$75,000	0.0342	0.0269	0.0227
\$75,001-\$150,000	0.0338	0.0265	0.0223
\$150,001 and up	\$150,000 + call for rate quote.		

\$1 Buyout/ 1 Advance Payment

Transaction Size	Term		
	<u>36</u>	<u>48</u>	<u>60</u>
\$10,000-\$75,000	0.0340	0.0267	0.0225
\$75,001-\$150,000	0.0336	0.0263	0.0221
\$150,001 and up	\$150,000 + call for rate quote.		

FMV/ 0 Advance Payment

Transaction Size	Term		
	<u>36</u>	<u>48</u>	<u>60</u>
\$10,000-\$75,000	0.0322	0.0258	0.0224
\$75,001-\$150,000	0.0312	0.0250	0.0216
\$150,001 and up	\$150,000 + call for rate quote.		

FMV/ 1 Advance Payment

Transaction Size	Term		
	<u>36</u>	<u>48</u>	<u>60</u>
\$10,000-\$75,000	0.0319	0.0257	0.0222
\$75,001-\$150,000	0.0310	0.0248	0.0214
\$150,001 and up	\$150,000 + call for rate quote.		

Terms and Conditions

- * \$10,000 minimum equipment cost.
- * Rates apply to new equipment only.
- * Cancellation for non-appropriation is available.
- * All transactions subject to credit approval.
- * Rates are subject to change without notice.
- * State and Local Government Agencies & Political Subdivisions must sign the "NCL Municipal Lease Agreement" on Fair Market Value Leases. On \$1 Buyout Leases, the "NCL Municipal Lease Agreement" must be signed or reference the NCL lease verbiage and catalog number in their purchase order.
- * All buyouts from other financial institutions leases added to new equipment leases with NCL will be calculated on a \$1 buyout/ blended rate.

Contact Carl Langner @ (320) 763-7600 with any questions