



Leasing Services

Many businesses today use leasing instead of paying cash or getting a loan to finance large purchases, especially for equipment or vehicles that depreciate in value quickly. Please review the information below about leasing to help you decide whether leasing could help your cash flow when making a purchase.

CashFlow Lease™

Through CashFlow Lease™, Kish Bank provides businesses and individuals with a flexible leasing product that can be arranged by a Kish Bank Relationship Manager. We can provide competitive equipment lease financing for up to 100% of the cost of the equipment, as well as arrange for a reasonable fixed payment during the term of the lease. All credit decisions are made locally, making it more convenient to obtain lease financing.

Benefits of Leasing Services

- Term and payment flexibility -- Lease terms are generally negotiated with the lessee to meet their monthly budget and down payments and deposits are often negotiable as well.
- There can be better tax and accounting benefits to leasing, so check with your tax advisor.
- Some leases offer the option to upgrade to a newer model during the term of the lease, helping a company stay current with technology or newer equipment. When you purchase equipment or vehicles, you may need to dispose of the item before you can get a newer model, which can tie up your capital and time.
- Lessees may have several options at the end of a lease: to renew the lease at a reduced payment; purchase the equipment, usually for a pre-negotiated price; or return the equipment and end the relationship and obligation.
- Lease Agreements can be written to allow for new purchases to be added to the lease without drawing up new lease papers. This can make it easier to make quick buying decisions, such as at equipment auctions.

Offices in Mifflin, Huntingdon, and Centre Counties.
Please call 888-554-4748 to talk to your Business Banker or Commercial Relationship Manager.

