



# STERLING BANK LEASING

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## OVERVIEW

Sterling Bank Leasing is a Division of Sterling National Bank, a \$2.0 billion New York Stock Exchange corporation in business for 75 years. Since its founding, the Bank has specialized in servicing small to middle-size companies. Sterling National Bank is large enough to meet all of our customers' financial needs, but small enough to provide personal service and attention to the less than mega-size business and professional organizations.

Sterling Bank Leasing is a national equipment finance company with headquarters in New York City and sales offices across the nation. The management team is staffed by a group of career leasing professionals with decades of experience with the skills and ability to tailor lease products to meet the financing needs of your customers.

### **Size and Strength, the Right Combination**

Sterling Bank Leasing prides itself on having the programs, products and creative solutions to meet all of our customer's leasing requirements, yet small enough to provide personal service. You will be working with the decision-makers who do not have to refer special situations "up the line" or to "home office" to answer your questions, or provide answers to your questions. Our sales and credit team understand cash flow, tax consequences and other financial consequences that could affect your business in any given situation.

### **Benefits of Doing Business with Sterling Bank Leasing**

- We offer an "Application Only" program for transactions from \$10,000 to \$150,000.00 of equipment cost.
- Credit decisions are usually made within twenty-four hours or less.
- Early lease termination calculations are based on the principal balance remaining, without the interest penalty, rather than the balance of payments remaining, which includes the interest cost.
- Custom payment plans can be created to suit your needs.
- Equipment upgrades can be added to the lease at a later date.

Bottom-line, Sterling Bank Leasing's creative and innovative leasing programs make the acquisition of new equipment quick and easy.