

SMALL BUSINESS PROGRAM COMPARISON

Whether you want to finance or lease, Chrysler Capital has options for your business.

BUSINESS FINANCE OPTIONS

	APR Financing	Business Lease	TRAC (Terminal Rental Adjustment Clause) Lease
Definition	Traditional payment loan, may require a down payment	A close-ended, walk-away lease	An open-ended lease with option to buy
Vehicle Life Cycle	Keeps vehicle for 5+ years	Drives a new vehicle every 2 to 3 years	Vehicle is used for business 51%+ of time
Monthly Payment	Monthly payment pays to vehicle purchase over loan term	Monthly payment pays a portion of vehicle's usage over lease term Vehicle price and residual value at end of lease term determines monthly payment Bank sets residual % used to determine payment	Monthly payment pays a portion of vehicle's usage over lease term Vehicle price and residual value at end of lease term determines monthly payment Customer sets residual % used to determine payment
Contract Terms**	Standard & incentive programs: Std terms = 24-75 months Incentive terms 36, 48, 60, 72 months	Standard & incentive programs: Terms = 24, 27, 36, 39, 42, 48 months	Standard program: Terms 24-60 months
Line of Credit	Compatible	Compatible	Compatible
Types of Contracts	Business Name Only Business Name & Personal Guaranty Business Name & Co-Buyer	Business Name Only Business Name & Personal Guaranty Business Name & Co-Buyer	Business Name Only Business Name & Personal Guaranty Business Name & Co-Buyer
Accounting Benefits	Shows on Balance Sheet Vehicle = Asset Loan = Liability	Shows on Profit & Loss Statement as Expense	Shows on Profit & Loss Statement as Expense
Tax Advantages	Monthly interest may be deductible as business expense*	Payments may be deductible as operating expense*	Payments may be deductible as operating expense*
Payoff After Term	Vehicle is owned outright and can continue to be used or sold	Multiple end-of-lease options: Trade in the vehicle, return the vehicle for disposition, finance the residual amount to purchase the vehicle	Multiple end-of-lease options: Trade in the vehicle, return the vehicle for disposition and residual difference, finance the residual amount to purchase the vehicle
Mileage	No restrictions	Limited up to 20,000 miles per year	No restrictions
Wear and Use	No restrictions	Wear & use limits apply	No restrictions
Accessories/Upfits	No restrictions	Restrictions may apply	No restrictions
Other Benefits	Ease of doing business	GAP coverage included Lower total cost of ownership Avoid repair costs with vehicle under limited warranty	GAP coverage included Helps preserve cash-flow with **no down payment requirement

*Tax advantages may be available. Please contact a tax advisor regarding eligibility for tax deductions.

**See callback for final approval