

# Municipal Finance HELPING YOU MEET YOUR VEHICLE NEEDS



**COMMERCIAL  
LENDING  
SERVICES**

[fordcredit.com/comlend](http://fordcredit.com/comlend)



**COMMERCIAL  
LENDING  
SERVICES**

Contact one of our Commercial Lending  
Services Branches for more details.

Atlanta	Detroit
Charlotte	Orange, CA
Chicago	Philadelphia
Dallas	San Francisco

**1-800-241-4199**



# WE'LL HELP YOU PROTECT YOUR LIMITED BUDGET



Relax. We'll help stabilize your capital spending on your vehicle and equipment needs. No down payments. No security deposits. Plus, tax-exempt interest rates. You'll get the public vehicles you need — and keep your budget healthy.

## **Municipal Finance Program.**

Budget allocation is a challenging task for many public agencies, especially when it comes to capital spending for vehicles and other major equipment.

Let our experienced representatives help you acquire the equipment you need within your annual budget constraints.

### **We make it easy for you.**

We've worked with municipalities and other governmental entities for over 15 years.

We know you face difficult decisions in funding the acquisition of important public safety vehicles, like your police cars or ambulances. Fortunately, we have a solution that can make these decisions easier.

### **We make it work for you.**

The Ford Credit Municipal Lease/Purchase Finance Program has been developed specifically with you in mind. Here's how it works:

- Financing can be structured so that only current-year lease payments need to be provided for in your annual budget.

- Obtain the equipment you need at today's prices, taking advantage of competitive tax-exempt interest rates.
- No down payment or security deposit is required.
- Accumulate equity with every payment and ownership is realized with a final payment of \$1.
- Avoid high costs of maintenance associated with older equipment.
- Optional Ford Extended Service Plans and additional equipment are available to reduce your exposure to variable costs on vehicles.



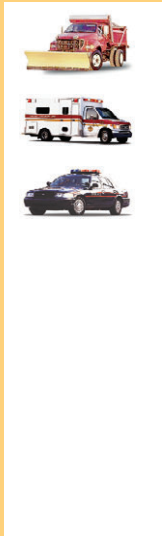
**We find the best way to meet your needs.**

Our Municipal Finance staff understands the unique requirements of state and local government financing. Contact one of our experienced professionals to help you make the most of your annual budget.

**How Much Equipment Can You Get This Year with \$250,000?\***

**Option A**

Purchase Today for Cash



**Option B**

Ford Credit's Municipal Lease/Purchase Financing



**Commercial Lending Services.**

Our Municipal Finance Program is outstanding, and we offer another important dimension: our people. We genuinely have your interest in mind and will do what it takes to make things work.

Ford Credit features an array of commercial and municipal finance and leasing programs along with a dedicated commercial lending organization. Why? Because we recognize that the demands of state and local governments require specialized knowledge and a unique customer focus.

Contact your local Ford or Lincoln Mercury dealer for information, or call 1-800-241-4199 to speak with a trained representative about our Municipal Finance Program.

Visit our new Web site:  
[fordcredit.com/municipal](http://fordcredit.com/municipal)

\*Based on the assumption that you could purchase Option (A) for \$250,000 from your annual budget, and you could lease/purchase Option (B) with a total cost of \$1.1 million at 4.10% APR, resulting in five annual payments of \$238,025.33. This is an example and rates are subject to change. Funding subject to credit approval by Ford Credit.