



HYSTER CAPITAL

A Division of NMHG Financial Services, Inc.



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Your Hyster Capital Advantage

Hyster Capital is dedicated to providing creative financial solutions for Hyster dealers and their customers. Our focus and extensive experience in the materials handling industry, specifically with Hyster product, combined with a high level of service make us a market leader. Hyster Capital specializes in providing Hyster customers with the best leasing and financing alternatives designed to meet their needs. Our goal is to not only minimize the cost of your lift truck acquisition but to help customers optimize the economic life value of their Hyster product.

Since 1971 Hyster Company has recognized the importance of providing competitive finance and lease alternatives for their product. Hyster Capital combines the collective strengths and experience of the industry leaders in lift truck manufacturing and equipment financing, Hyster Company and GE Capital Corporation. As the financial partner for Hyster Company, we can offer you the product and industry knowledge, as well as financial expertise no other finance source can match.

Integrated Acquisition Solutions

Industry Expertise

Our employees have extensive knowledge of and experience in the materials handling industry. We don't finance copy machines, computers, medical equipment, airplanes, construction equipment, or other products that other finance companies generally finance in addition to lift trucks. We understand the products, the marketplace, and the challenges typically facing Hyster customers when acquiring new equipment and we can work with you to provide a solution tailored to meet your needs.

Hyster Relationship

Our close relationship with Hyster Company and the Hyster dealer organization keeps us focused on Hyster product. Our experience and knowledge of Hyster product enables us to ensure that you'll always receive optimum economic value and low monthly payments. Hyster Capital sales and marketing personnel are located at Hyster Company's U.S. marketing headquarters in Greenville, NC. This allows us to react quickly and effectively to special finance needs or market demands. We can also respond quickly to possible changes in the marketplace or to a particular financial situation. Hyster Capital understands and respects the integrity of your transaction and will always operate with the best interests of you-the customer, Hyster Company, and the Hyster dealer in mind.

Finance Programs and Products

Hyster Capital provides a wide array of innovative financial solutions developed to meet the needs of the customer. Our experience has made us a leader in providing customized programs to meet the needs of the marketplace. Our standard finance and lease product offering include the following:

- ▲ *Loan & Security Agreement*
- ▲ *Lease with \$1 Purchase Option Contracts*
- ▲ *Lease with Stated Purchase Option*
- ▲ *True Lease with Fair Market Value Purchase Options*

The combination of these products and a wide variety of available finance terms can provide customers with the custom finance or leasing solutions needed to address their needs and concerns.

Sales Support

Our field based Regional Finance Managers are located in geographically strategic locations throughout the United States. In addition to providing sales support to the Hyster dealer network, our Regional Finance Managers work in conjunction with Hyster Company and your local Hyster dealer to provide the face to face support you need to assist with your finance or lease transaction. Hyster Capital also features dedicated Account Managers who are always available to assist and provide support to dealers and customers.

Asset Management and Remarketing

As an integral part of Hyster Company, we have a thorough knowledge and understanding of Hyster product. Hyster Capital applies this extensive equipment knowledge to support the maximum equipment residual, giving customers the most competitive payments on every deal. Hyster Capital features a dedicated

Remarketing Manager who will work closely with dealers and customers at the end of the lease term to provide an easy, reliable, fair, and cost effective solution to end of term equipment dispositions.

Fleet Management

Lift truck users are looking for ways to operate their lift trucks fleets more efficiently and cost effectively. Currently, half of America's lift truck fleets are obsolete which means companies are using more lift trucks than necessary and spending more money than needed to keep their fleets operating. Leasing helps instill fleet management disciplines, promotes the concept of planned replacement for your lift trucks, and provides a cost effective acquisition alternative. Working in conjunction with your local Hyster dealer and Hyster Capital, Hyster Fleet Services can provide a complete analysis of your fleet and help you implement a planned replacement program. This will ensure your fleet will be kept up to date with the latest, most efficient equipment, protecting you against the hidden costs of using older equipment that results in excess maintenance expenses, costs you down time dollars, and reduces productivity.

Master Lease Program

The Hyster Capital Master Lease Program provides customers with a means to incorporate individual lease transactions into a single leasing program through the use of a Master Lease Agreement. The Master Lease Program provides for economies of scale and operational efficiencies for the customer. While most large fleet users utilize a Master Lease arrangement, it's just as appropriate for customers with smaller fleets looking for assistance in managing their lift truck fleet. Whether acquiring your equipment all at once or over a period of time, to one location or many, with centralized or decentralized purchasing and administration, a Master Lease Program can be tailored to meet your specific needs.

Used Equipment Financing

Hyster Capital recognizes the value of Hyster product in the marketplace and offers competitive finance options to assist in the acquisition of quality used Hyster equipment.

Integrated Financing

Hyster Capital is committed to making your equipment acquisition as simple and convenient as possible. We can incorporate the entire cost of your Hyster lift truck including batteries, chargers, attachments, freight, taxes, and other accessories into a single finance package. We also have the ability to handle the financing for all your equipment needs by offering competitive finance products for allied materials handling product acquired through your local Hyster dealer. Products such as sweepers, scrubbers, personnel carriers, rough terrain lift trucks, aerial work platforms, specialized lift trucks, and other similar equipment can be included in your finance package.

Bundled Maintenance Financing

Many customers are looking to preventive or periodic maintenance contracts as a way to cut costs and improve fleet efficiency. By working closely with the Hyster dealer, Hyster Capital has made this process as easy as possible. Your monthly lease and maintenance payments can be incorporated into a single transaction making it convenient and easy for you to process and manage.

Put Our Experience and Expertise To Work For You

Our business is helping Hyster dealers and their customers, and we would like the opportunity to demonstrate how we can help you. Remember that Hyster Capital provides:

- ▲ *Low cost alternatives for the acquisition of Hyster product based on our product knowledge and manufacturer relationship.*
- ▲ *Customized lease and finance programs that reflect our understanding of the materials handling industry and lift truck utilization.*
- ▲ *End to end financing providing an efficient and convenient way to handle every aspect of your equipment acquisition.*

A relationship with a company that combines a high level of service with an understanding of lift truck financing provides you with a strong strategic partner for your equipment acquisition needs.

To find out more about Hyster Capital and our financial solutions, please contact your local Hyster dealer or call toll free 1-877-497-8227 and ask to speak with a Hyster Capital representative.

