



HYSTER CAPITAL

A Division of NMHG Financial Services, Inc.



HYSTER CAPITAL

A Division of NMHG Financial Services, Inc.

Hyster Capital • P.O. Box 7006 • 1400 Sullivan Drive • Greenville, North Carolina 27835-7006 • 1-877-497-8227

Hyster and  are registered trademarks of Hyster Company.



Hyster Capital uses recycled paper for its sales literature.

8/2000 Litho in USA.

Hyster Capital Leasing Options to Meet Your Business Needs.

Similar to Hyster Company's offering of a wide selection of lift truck products to meet your materials handling needs, Hyster Capital offers a wide variety of financial products and programs to meet your specific finance and leasing needs. When you make your Hyster product selection, you have determined a proper model based on your specific application and have incorporated the best choice of specifications and options to allow you to do the job in the most efficient and effective manner. Choosing the ideal Hyster Capital finance or leasing solution to achieve your company's objectives is just as important and deserves the same consideration you give to your choice of product.

The first step in choosing the correct finance or lease product is to determine what your financial, as well as operational, goals and objectives are. The following issues should always be considered when making your financial decision.

Ownership Issues

- *Desire to own the equipment?*
- *Wants use of the equipment with option for long term ownership at a predetermined price?*
- *Use of the equipment with intent of returning the equipment at the end of the lease?*

Operational Issues

- ▲ *Fleet Management concerns*
- ▲ *Equipment disposition issues*
- ▲ *Future equipment obsolescence*
- ▲ *Shift residual risk and exposure to Lessor*
- ▲ *Incorporate a long term maintenance agreement*
- ▲ *Implementation of a planned replacement program*

Financial Issues

- *Looking for lowest monthly payment*
- *Conserve capital*
- *Low up front investment*
- *Wants tax benefits associated with ownership*
- *Looking for "off balance sheet" financing*
- *Budget restraints or loan covenant restrictions*

The Hyster Capital product menu consists of three basic finance or leasing options. Incorporating a wide selection of payments terms and structures provides an infinite variety of choices to meet your company's needs. Hyster Capital personnel are available to assist you in identifying the product offering that best meets those needs.

The following examples outline the various features and benefits of our basic finance and lease products.

Lease with \$1.00 Purchase Option

Description

A finance lease allows you to finance your equipment over the lease term and own the equipment at the end for \$1.00.

Features

- ✓ Fixed monthly payments
- ✓ Payment of lift truck over time
- ✓ Lessee claims depreciation and interest deductions (subject to advice of tax counsel or accountant)
- ✓ Option to own for \$1.00 at the end of the lease

Benefits

- ✗ Conserves working capital
- ✗ Lessee assumes tax benefits associated with ownership
- ✗ Affords long term ownership as option to a cash purchase

Sample Calculation:

Lease with \$1.00 Purchase Option*

Equipment:	One (1) New Hyster Fork Lift
Sale Price:	\$20,000
Term:	60 Months
Advance Pay:	One (1) payment
Purchase Option:	\$1.00
Monthly Payment:	\$421.00

*Payments are for example purposes only and will change based on prevailing interest rates in effect at the time.



Lease with Stated Purchase Option

Description

A finance lease where your company has the option to purchase the equipment for a pre-determined amount specified at the beginning of the lease or return the equipment.

Features

- ✓ Fixed monthly payments
- ✓ Payment of lift truck over time
- ✓ Lessee claims depreciation and interest deductions (subject to advice of tax counsel or accountant)
- ✓ Reduced payment as compared to a full payout transaction
- ✓ Option to purchase for a fixed price at end of lease
- ✓ Equipment may be returned at lease end

Benefits

- ✗ Provides optional long term ownership as an option to a cash purchase
- ✗ Conserves working capital through reduced monthly payments
- ✗ Lessee assumes tax benefits associated with ownership
- ✗ Pay only for equipment use

Sample Calculation:

Lease with Stated Purchase Option*

Equipment:	One (1) New Hyster Fork Lift
Sale Price:	\$20,000
Term:	60 Months
Advance Pay:	One (1) payment
Purchase Option:	\$4,000
Monthly Payment:	\$370.00

*Payments are for example purposes only and will change based on prevailing interest rates in effect at the time.

True Lease

Description

A lease which will generally qualify as an Operating Lease allowing for "off balance sheet" treatment by your company. At the end of the lease, the company will generally have the option to purchase the equipment for Fair Market Value or return the equipment.

Features

- ✓ Fixed monthly payments
- ✓ Payment of lift truck use over time
- ✓ Lessor claims tax benefits
- ✓ Payments may be expensed by the customer (subject to advice of tax counsel or accountant)
- ✓ Optional ownership at lease expiration for Fair Market Value
- ✓ Equipment may be returned at lease end
- ✓ Lease renewals may be negotiated

Benefits

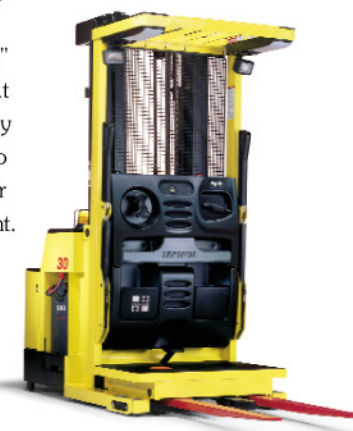
- ✗ Fixed costs aid budgeting
- ✗ Pay only for equipment use
- ✗ Low cost alternative for the use of the equipment
- ✗ Conserves working capital
- ✗ May provide tax benefits
- ✗ Helps promote principles of fleet management
- ✗ Shifts residual exposure and risk of obsolescence to Lessor
- ✗ Eliminates equipment disposal issues

Sample Calculation:

Lease with Stated Purchase Option*

Equipment:	One (1) New Hyster Fork Lift
Sale Price:	\$20,000
Term:	60 Months
Advance Pay:	One (1) payment
Purchase Option:	Fair Market Value
Monthly Payment:	\$332.00

*Payments are for example purposes only and will change based on prevailing interest rates in effect at the time.



Why Lease through your Hyster Dealer and Hyster Capital?

Convenience

Your Hyster dealer can provide "one stop shopping" for your equipment and financing needs. A Hyster Capital lease or finance quote can be included with the product quotation. Your Hyster dealer will work closely with Hyster Capital to coordinate the credit approval and documentation process.



Finance and Product Expertise

Hyster Capital supports Hyster dealers through our sales and marketing staff located at Hyster Company U.S. headquarters. Hyster Capital sales representatives have extensive experience with Hyster products as well as leasing and finance options. Our close relationship with Hyster Company ensures that we always have the best interests of the Hyster customer in mind.



Industry Focus and Dedication

Hyster Capital is focused on Hyster product and is dedicated to providing financial solutions to Hyster dealers and their customers. We don't finance computers, copy machines, medical equipment, airplanes, or similar products that other finance companies may do in addition to lift trucks. We are in tune with the material handling industry and the needs of Hyster customers.