Giving you the Power to Simplify your Equipment Acquisition

HYSTER CAPITAL

A Division of NMHG Financial Services, Inc.

BENEFITS OF FINANCING WITH HYSTER CAPITAL

A Solid Financial Solution for Today and Tomorrow

We understand the business environment you operate in and the power Hyster equipment plays in increasing your productivity and competitiveness. Hyster Capital is committed to providing you with a variety of financial solutions to help drive your business. Solutions that make it easy for you to overcome cash flow and budget challenges, strategically refresh or upgrade your lift truck needs easily, match payments to usage and protect your bottom line.

Hyster Capital provides "one-stop" shopping. We can finance your entire solution: hardware and services in one easy, monthly payment.

Preserves working capital

Without the large capital outlay of a purchase, cash may be strategically re-invested into your business. Credit lines may also be saved for other operating needs.

Predictable and Affordable Payments

Lease payments can be structured to meet cash flow needs.

Overcome Budget Restrictions

Leasing may help you overcome capital budgeting restrictions and lengthy approval processes. Also, it may accelerate the process of getting you the equipment you need today.

Customized Structures

We offer you tailored payment options such as deferred payments, payments matched to use or seasonal nature of the business. Lease terms can also be matched to project length. A variety of end of lease options are also available, such as renewal, purchase or return.

Upgrade with ease

Leasing provides you the flexibility to upgrade and add-on as your business grows, while maintaining affordability. Leasing may also allow you to re-deploy assets when the need arises.

Master lease

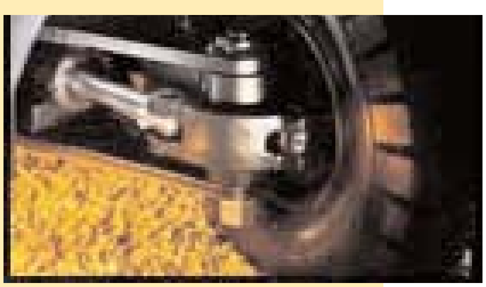
A Master lease streamlines the acquisition of current and future trucks. Through this option, lease docs are reviewed and executed once, then all on-going purchases are added to the lease by simply completing a schedule.

A single source for all your needs

Your entire acquisition of hardware, service, and maintenance may be bundled into one easy, monthly payment. This may eliminate the need to pay multiple vendors' invoices each month, thereby reducing overhead.

Cost management

Leasing in a low interest rate environment may allow you to invest your cash at a higher rate of return, thereby increasing profit margins.



Reasons to Finance

Cash Management
- Forecast predictable, affordable, low payments
- Overcome budget restrictions
- Cash management
- Preserve cash and credit lines for other uses

Technical Considerations
- Hedge against technology changes
- Facilitates upgrades and add-ons
- Leverage installed equipment as a source of funding for new projects

Flexibility and Convenience
- Customized payment structures
- Bundle entire solution into one, easy payment
- Eliminate asset disposition worries
- Match payments or term to equipment use
- Master leases simplify multiple equipment take downs and future payments.

The Options are up to You

Fair Market Value (FMV) Lease
- Lowest monthly payments
- Protection from technological changes
- End of term flexibility
- None of the risks of ownership

$1 Purchase Option
- Low monthly payments. Ownership at end-of-term
- Preserves existing credit facilities for more strategic use
- Fixed rate payments are easy to budget
- 100% financing for entire solution (related equipment, services, installation and training)

Customized Structures to Meet Your Needs
- Monthly and quarterly payments
- Deferred payments
- Step payments
- Seasonal payments
- Shortened or lengthened lease terms

You can depend on Hyster Capital to deliver financial products and services tailored to meet your specific needs.

Our customers drive our priorities.

For more information, please call your local Hyster Capital representative.
Visit us online at www.hysterusa.com or call us at 1-800-HYSTER-1

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