



HYSTER CAPITAL

FINANCING

Innovative solutions to
elevate your business



A SOLID FINANCIAL SOLUTION

BENEFITS OF FINANCING WITH HYSTER CAPITAL

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. These solutions make it easy for you to overcome budgetary and cash flow challenges, so you upgrade your lift truck fleet, and help enhance overall productivity. Financing also offers the ability to match payments to actual usage, helping to protect your bottom line.

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 financing 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. It 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 documents are reviewed and executed once, then all on-going purchases are added to the lease by simply completing a schedule.

A Single Source for Financing

Your entire acquisition may be bundled into one easy, monthly payment. This may eliminate the need to pay multiple invoices each month, thereby reducing overhead.

Cost Management

Leasing should allow you to invest your cash at a higher rate of return, thereby increasing profit margins.



FOR TODAY AND TOMORROW

REASONS TO FINANCE



Cash Management

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

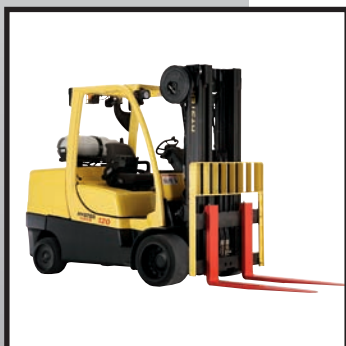
Technical Considerations

- 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



Fair Market Value (FMV) Lease

- Lowest monthly payments
- Protection from technological changes
- End-of-term flexibility
- Avoid risks associated with ownership

\$1 Purchase Option

- Low monthly payments
- Preserves existing credit facilities for more strategic use
- Build up equity during the term
- Fixed rate payments are easy to budget



Customized Structures to Meet Your Needs

- Monthly and quarterly payments
- Deferred payments
- Step payments
- Seasonal payments
- Shortened or lengthened lease terms



HYSTER CAPITAL

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

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

**Hyster Company, P.O. Box 7006
Greenville, NC 27835**

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