

# EQUIPMENT LOANS

## *Made Easy*

# NO

payment for 90 days  
down payment

### ***Equipment loans for DCs***

NCMIC's equipment loans make it easy to purchase the new or used equipment you need without eating into your profits. Need a new table, practice management software or X-ray system? Take advantage of ...

**NO payments for 90 days** – When you defer your first payment for 90 days, you can start using your equipment without immediately impacting cash flow.

**NO down payment** – Preserve cash for other expenses.

### ***Tax savings***

**Section 179 of the tax code** – Start using your new equipment by the end of the year, and you may be able to write off up to \$1,000,000 on the current year's taxes. The amount you save in taxes could be more than you'll pay in loan payments the entire first year.

#### ***Here's how it works***

If you buy \$35,000 worth of equipment, you may be able to deduct the full cost. This means you could shave \$10,500 off your taxes if you're in the 30% tax bracket.

- Equipment Cost.....\$35,000
- Section 179 Deduction.....\$35,000
- TAX SAVINGS.....\$10,500 (30% tax bracket)
- Tax Deductions for Practice.....\$10,500

**Section 44 of the tax code** – Section 44 is designed to help businesses comply with the Americans with Disabilities Act (ADA). When you buy certain adaptive equipment, you could receive a credit.

### ***More from NCMIC***

**NO prepayment penalties** – Pay off the remaining principal balance any time you want; only pay interest for the time you have the loan.

**NO wait** – Receive a credit decision within two business hours or less.

**NO reporting to credit bureaus** – After an initial credit check, we don't report to credit bureaus, which keeps your line of credit open for other borrowing needs.

If you have questions, **call 800-915-3007, ext 5488**. We're ready to help!



**Complete**  
the Express Application  
on the back



**Or, visit**  
[www.ncmic.com/vendor](http://www.ncmic.com/vendor)



# EXPRESS APPLICATION

## NCMIC's Equipment Financing:

- **NO payments for 90 days**
- **NO down payment**

**PLUS**, year-end tax savings with Section 179



### Credit decision in as few as 2 hours

Equipment You're Considering: \_\_\_\_\_

Cost: \$ \_\_\_\_\_  New  Used

Vendor You're Considering: \_\_\_\_\_

Payment term:  36 months  48 months  60 months

Are you interested in no payments for 90 days?  Yes  No

### Complete and return today!



**Fax:**  
1-877-776-7244



**Apply online:**  
[www.ncmic.com/vendor](http://www.ncmic.com/vendor)

### Questions?

Call 800-915-3007, ext. 5488

Applicant Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Legal Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Years in Business? \_\_\_\_\_ Net Annual Business Income: \_\_\_\_\_ Ownership %: \_\_\_\_\_

Years Licensed: \_\_\_\_\_ Email: \_\_\_\_\_

Your email address will never be sold. It will be used to send you important notices.

Business Phone: \_\_\_\_\_ Business Fax: \_\_\_\_\_

I hereby authorize the release of business and/or personal credit information to NCMIC Finance Corporation (NCMIC), its affiliates or assignees (1) from any source including credit bureau reporting agencies and my bank for the purpose of extending credit, and (2) to any credit reporting agency. I also hereby authorize NCMIC to order a credit report in connection with the administration, review, or collection of my account and in connection with offering additional products and services to me. Additionally if my application is not approved by NCMIC, I hereby authorize the release of my application without notice, to any other potential lending sources not related to NCMIC Finance Corporation for consideration of approval of credit. I hereby represent all information is true, correct and complete. A photo static, facsimile, or other electronic copy of this authorization shall be valid as the original. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance programs, or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. To help the Government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. This means that when you apply for credit or open an account with NCMIC we will ask for your name, address, date of birth, social security number, and other information that will allow NCMIC to identify you. We may also require that you furnish NCMIC with a copy of your Driver's License or other identifying documents. Consult your attorney or financial advisor for specific legal and/or tax advice before entering into any type of financing arrangement, and for information on tax deduction eligibility and procedures. NCMIC AND THE EQUIPMENT VENDOR AND/OR BROKER YOU SELECT ARE SEPARATE COMPANIES, ARE NOT AGENTS OF ONE ANOTHER, AND HAVE NO AUTHORITY TO BIND ONE ANOTHER TO FINANCIAL OR OTHER CONTRACTUAL OBLIGATIONS.

**X** \_\_\_\_\_

Your Signature