

MERIDIAN EQUIPMENT FINANCE

GET THE DEAL
DONE RIGHT.



**Vendor Financing
Solutions**



Meridian
Equipment
Finance LLC

A SUBSIDIARY OF MERIDIAN BANK

ABOUT MERIDIAN EQUIPMENT FINANCE

Meridian Equipment Finance LLC (MEF), a subsidiary of Meridian Bank, is a general equipment financing company. With nationwide operations, we provide leasing and financing to commercial entities for a wide variety of essential use business equipment and software.

Being part of Meridian Bank we are a direct lender with transactions funded and managed internally. This provides stable, consistent service to our customers and gives us the flexibility to provide more attractive rates with fewer restrictions. It also enables the ability to craft the kind of creative, flexible solutions normally associated with larger lessors, and to focus on providing personal service and direct access to decision makers.

By employing the latest technology combined with the right processes, our knowledgeable team can deliver the best vendor financing solutions.

EQUIPMENT WE FINANCE

MEF finances most essential use business equipment, including but not limited to: **office technology, machine tools, material handling, hard assets, healthcare equipment and veterinary equipment.**

CREATIVE FLEXIBLE PROGRAM OFFERINGS

Being a full-service leasing company, we underwrite, document, book, fund and service our contracts through the entire life cycle of the transaction. We work closely with you, your sales team and your customers to craft a financing solution that meets your needs.

- **Terms:** 12 to 84 months
- **Types of Leases:** Fair Market Value, 10% and \$1 Purchase Options and Purchase Upon Termination (PUTs)
- **Equipment Finance Contracts**
- **Co-Branded Documentation:** use your logo on our documentation to give your customer a more personal touch
- **Discount Programs:** we will work with you to create unique financing alternatives that will help you sell more equipment
- **No Money Down Programs**

THE MEF PROCESS:

Streamlined from Application to Funding

As part of our offerings to you and your customer, we provide a quick, convenient customer centric approach to your financing needs. This is done through a low touch, highly automated approach using technology driven solutions, allowing us to deliver speed and convenience. Credit Response: quick convenient credit application and approval process decisioned within two hours*

- **Lease Agreements:** easy to read, plain language agreements prepared timely after credit approval
- **Same Day Funding:** we are committed to paying your invoice the same day we receive it, with proper lessee documents in house
- **Application-Only Approval:** up to \$150,000 for commercial customers and up to \$225,000 for healthcare-related customers
- **No Prepayment Penalty**
- **Very Competitive Rates:** as part of a bank owned leasing company, our low cost of funds helps us offer your customers lower monthly payments
- **Quoting Tools:** easy to use quoting tools can be provided that help you calculate your customers' monthly payment

*During business hours, Monday through Friday, 8:30 am to 5:00 pm Eastern Time.

- **100% financing**
- **Early Commencement Programs:** we will fund your invoice prior to shipment, increasing your cash flow
- **DocuSign available**
- **Flexible Payment Options:** skip payments, deferred payments and seasonal payment structures
- **Insurance Available**
- **Support at Trade Shows**
- **Marketing Support:** we can assist in the design of marketing flyers and promotional pieces to help promote your products lease offering
- **Equipment Financing Training Support**