

Financing Alternatives

BancorpSouth Equipment Finance offers a wide variety of financing alternatives — from traditional to unconventional. Our strengths — plus a majority of our relationships — are built around meeting our customers' specific needs. **BancorpSouth Equipment Finance Brings You the Power Of Choice.**

Security Agreement

- **Commercial Note Financing** – Your company owns the equipment and takes depreciation. BancorpSouth Equipment Finance provides the funding. The documentation is simple.
- **Master Security Agreement** - Sign the initial set of documents once. Finance future purchases on schedules - usually 3 to 4 pages.

Lease Financing

- **TRAC Lease** — Lease financing for titled equipment. Set a fixed residual that won't change and expense the payments. Your interest rate and payments are reduced by the depreciation.
- **Tax Lease** – Works like the TRAC, yet is designed for non-titled equipment. Set a fixed residual and expense the payments. The interest rate with this product is also reduced by depreciation.
- **Off Balance Sheet Operating Lease** – Available for titled and non-titled equipment. Allows you to lease finance the equipment without capitalizing it on your balance sheet. Set a **fixed** residual that won't change.
- **Master Lease** – Powerful Product. Set up the Master Lease one time. Attach TRAC, Tax, and Operating Leases to the same Master Lease with only few pages of documentation.