



CELTIC LEASING®



THE PERSONAL SIDE OF BUSINESS™



THE PERSONAL SIDE OF BUSINESSSM

At Celtic Leasing, we believe that building strong relationships with our clients is the cornerstone of our success. To that end, we provide a single point of contact-a dedicated marketing representative to focus on each client's particular needs and create personalized leasing solutions. This individual oversees the lease from inception to completion, backed by an experienced management team, seasoned administrators and a company with nearly two successful decades in the leasing industry.

The Personal Side of Business - that's what sets Celtic apart.



CELTIC LEASING®

OUR CORE VALUES

Service ... to exceed expectations

Flexibility ... to craft a lease that is right for you

Partnership ... make our clients' business goals ours

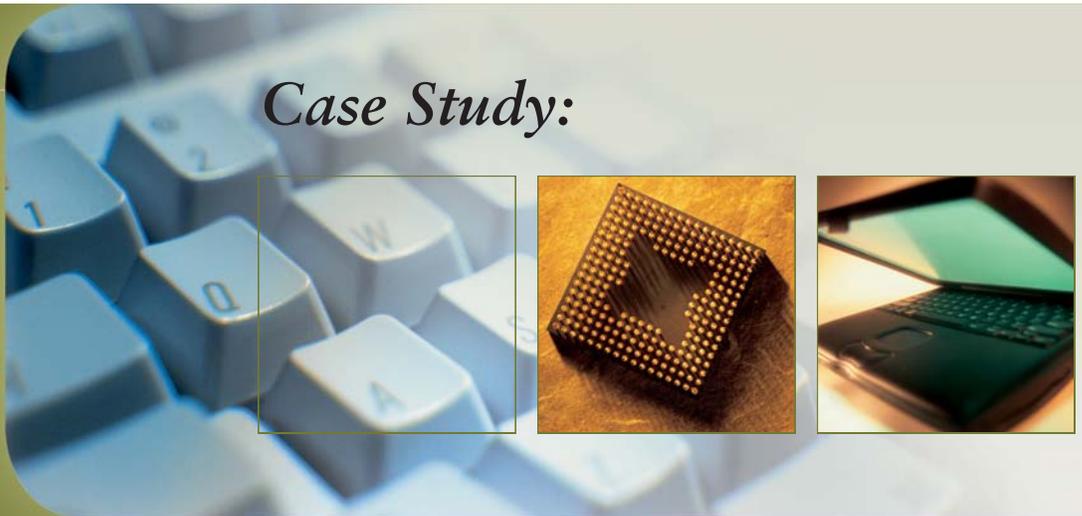
Building Strong Relationships is the Cornerstone of Celtic's Success.



CELTIC LEASING®

Throughout the leasing process, your marketing representative will be your consistent point of contact and will work closely with you to ensure that your transaction is completed in the most expeditious manner. Our credit, documentation and accounting departments are fully committed to serving your needs and providing the support and services necessary to our marketing representatives. Most importantly, when you tell us what is best for your company, Celtic listens.

Case Study:





WHAT SETS US APART

- Personalized leasing solutions
- Quick turnaround time
- Streamlined documentation
- Single point of contact

How Celtic Networked to Re-boot a Client's System

THE NEED: A company in Ohio needed to acquire a midrange computer system. One criterion was to obtain the computer system at a competitive price from a leasing company that had a pre-established relationship with a reputable vendor.

THE RESULT: Using a network of different computer suppliers, Celtic was able to find a reseller to supply the client with the exact equipment they were looking for at the right price.

Whether a client wishes to work with a vendor of their choice or prefers to have Celtic procure a vendor, the end result is the same—we save our clients time and money by providing them with the specific equipment they are seeking at the best price possible.

Celtic Adapts to Each Client's Individual Needs.

At Celtic Leasing, we recognize that one lease does not fit all. As a full-service equipment lessor, Celtic offers an array of products and services. With varying lease terms ranging from two to ten years, customized lease documents, a Master Lease Agreement that facilitates multiple lease schedules, and the ability to finance a wide variety of equipment ranging from computers and

software to machinery, medical diagnostic equipment, and much more, Celtic provides the flexibility to adjust to our clients' ever-changing needs. Our marketing representatives take the time to understand each client's requirements, help analyze existing or prospective lease transactions, and recommend various smart strategies to ensure that you get the lease that's right for you.

Case Study:





OUR FLEXIBLE SERVICES

- Customized leasing solutions
- Master Lease Agreements
- Refresh programs
- 100% software soft-cost funding
- Online account review
- Equipment sales and remarketing

How Celtic Brought Winter Bliss to One Client

THE NEED: One of our clients needed equipment, but due to reduced cash flow during the winter months, their budget was extremely tight.

THE RESULT: Celtic crafted a lease for our client that helped them overcome their winter cash flow concerns. Celtic seasonally adjusted their lease so that no payments were required during the winter months. As a result, our client was able to maintain the equipment they needed as well as stay within their budget during their slow winter months.

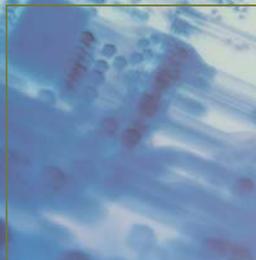
Flexibility

Tired of Leasing by Corporate Policy? At Celtic, Our Clients Are Partners in the Process.

Celtic Leasing distinguishes itself from other companies by truly understanding our clients' unique and varying needs. Our objective is to become your long-term business partner by cultivating a mutually beneficial long-term relationship. In order to achieve this goal, our leasing process involves understanding the objectives of

your business, creating a customized solution, and following through to achieve the desired result. Most importantly, Celtic listens and learns about your business and priorities. Partnering with and developing strong relationships with our clients makes Celtic better prepared to serve you with the right mix of targeted solutions.

Case Study:





HOW WE PARTNER WITH OUR CLIENTS

- Creative leasing solutions
- Focus on building strong relationships
- Continually assess our performance to stay at the leading edge of equipment leasing
- Actively listen to our clients and, when necessary, implement changes

How Celtic Multiplied One Client's Satisfaction

THE NEED: An internationally recognized nonprofit organization had a complex transaction involving various equipment financing needs at multiple locations. This organization required expeditious response time and excellent attention to detail.

THE RESULT: Celtic was able to create a Master Lease Agreement for multiple locations and for multiple decision makers. This allowed the client to streamline their lease process and, at the same time, give each location the autonomy to lease the exact equipment they needed in the specific time frame they required.

Partnership 9

SERVICE
•
FLEXIBILITY
•
PARTNERSHIP

FOR COMPREHENSIVE LEASING SOLUTIONS, START WITH CELTIC LEASING

With two decades of success in the leasing industry, and over 1 billion dollars in equipment leases, Celtic Leasing is the premier equipment lessor in America. Our highly qualified professionals work with you to develop customized leasing solutions to meet your individual requirements. Solutions that keep your company on the competitive edge by letting you take advantage of the latest technology, while also maintaining working capital to help you grow your business. Solutions that offer flexibility to respond to your company's changing needs, while also allowing you to stay focused on doing what you do best.

Discover what Celtic can do for you on the other side of business — The Personal Side.

*To find out more about why Celtic Leasing is the right choice for your business,
contact a marketing representative at
askus@celticleasing.com, www.celticleasing.com, or 866-3-CELTIC.*

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CELTIC LEASING[®]

The following is a partial list of equipment we lease:

Computers/Servers

Software/Installation/Training/Cabling

Telecommunications

Voiceover IP

Medical

Industrial

Machine Tools

Point-of-Sale

Furniture, Fixtures and Equipment

Printing/Publication

Construction

Trucks/Trailers

Graphic Arts

And Much More



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