



EQUIPMENT FINANCING & LEASING

A special equipment financing offer for growing businesses



Replace, add or upgrade essential equipment while preserving capital for other priorities

Investing in equipment can put pressure on cash flow, especially when you're balancing multiple priorities. Promotional equipment financing from First Citizens can help you get the equipment your business needs without a large upfront investment. By spreading costs over time, you can keep more capital available for day-to-day operations and future growth.

Choose from two competitive promotional pricing terms to fit your business needs.

Equipment Financing Terms	Option 1: Discounted Rate, Standard Fee	Option 2: Discounted Rate, No Fee
Up to 36 months	5.75%	5.90%
Up to 48 months	5.85%	6.0%
Up to 60 months	6.05%	6.20%
Up to 84 months	6.20%	6.35%

Ready to learn more?

Visit your local First Citizens branch or call 1-888-FC DIRECT (1-888-323-4732).

Stacy Campbell, Business Banker II , VP

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firstcitizens.com

*Standard fee of 1% based on total loan amount. Please see important information in the loan documents concerning other associated fees such as closing costs and legal fees. Loan rates are effective for deals booked 10/01/2026 through 1/31/2027. Subject to credit approval. Not all applicants will qualify for financing. Please visit www.firstcitizens.com for more information on equipment finance and leasing.

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