



# Municipal Financing. The Smart Way to Acquire Essential Equipment.

Many public agencies are discovering that Municipal Lease/Purchase Financing from Ford Pro™ FinSimple™\* is the best way to acquire essential equipment with a limited budget. It eliminates major cash outlays, long-term debt obligations and, in most cases, the need for voter approval.

## Here's how it works:

- Fixed-rate financing helps you get the vehicles you need when you need them, while sticking to your current budget
- Flexible repayment terms – monthly, quarterly, semi-annual and annual
- Finance add-on equipment, upfits and extended-warranty plans
- Equity is accumulated with each payment, and ownership is realized with a final payment of \$1



## For your benefit:

- Avoid high costs of maintaining older equipment
- Tax-exempt interest rates
- No down payment or security deposit required
- No mileage restrictions
- No maintenance or return provisions
- Access to the latest technologies

Maximize your annual budget by utilizing the lease/purchase program, allowing you the opportunity to purchase more vehicles for a lower upfront cost, have flexible repayment terms, maintain a newer fleet and include upfit/equipment costs in the lease/purchase price.



Data rates may apply.

## We're here for you.

If you have questions about Ford Pro FinSimple Municipal Financing, contact your Ford Pro FinSimple Marketing Coordinator by scanning the QR code or by calling 1-800-241-4199. Or simply email us at [fcmuni@ford.com](mailto:fcmuni@ford.com).

\*Ford Motor Credit Company ("FMCC") is providing the information contained in this document for discussion purposes only in connection with a proposed arm's-length commercial leasing transaction between you and FMCC. FMCC is acting in its own interest and has financial and other interests that differ from yours. FMCC is not acting as a municipal advisor or financial advisor to you and has no fiduciary duty to you. The information provided in this document is not intended to be and should not be construed as "advice" within the meaning of Section 15B of the Securities Exchange Act of 1934 and the municipal advisor rules of the SEC. FMCC is not recommending that you take an action, and you should discuss any actions with your own advisors as you deem appropriate.

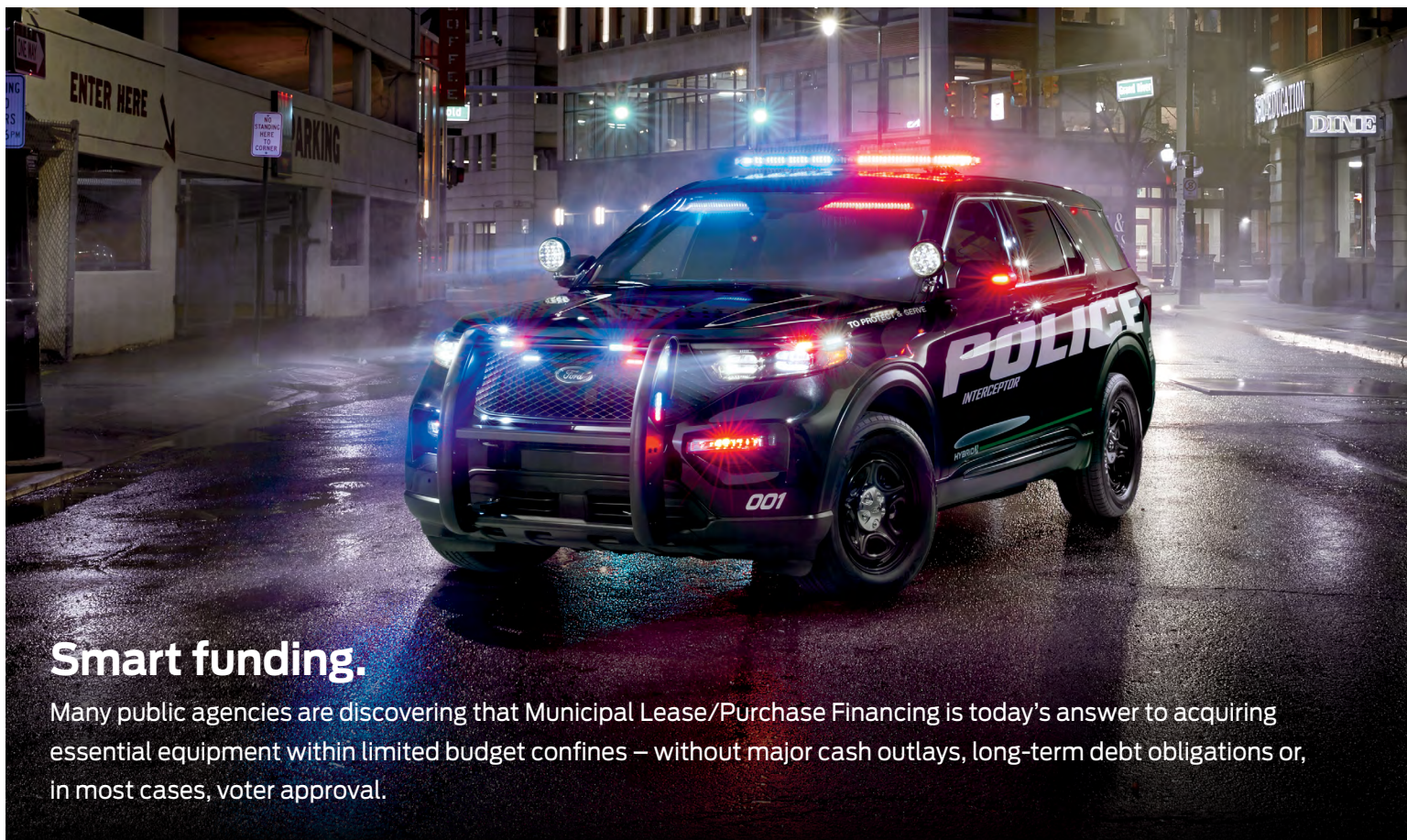






FORD CREDIT

# Municipal Finance



## Smart funding.

Many public agencies are discovering that Municipal Lease/Purchase Financing is today's answer to acquiring essential equipment within limited budget confines – without major cash outlays, long-term debt obligations or, in most cases, voter approval.

## Here's how it works.

- Fixed-rate financing helps you get the vehicles you need when you need them, while sticking to your current budget
- Flexible repayment terms – monthly, quarterly, semiannual and annual
- Finance add-on equipment, upfits and extended-warranty plans
- Equity is accumulated with each payment, and ownership is realized with a final payment of \$1



## For your benefit.

- Avoid high costs of maintaining older equipment
- Tax-exempt interest rates
- No down payment or security deposit required
- No mileage restrictions
- No maintenance or return provisions
- Access to the latest technologies

Ford Motor Credit Company ("FMCC") is providing the information contained in this document for discussion purposes only in connection with a proposed arm's-length commercial leasing transaction between you and FMCC. FMCC is acting for its own interest and has financial and other interests that differ from yours. FMCC is not acting as a municipal advisor or financial advisor to you, and has no fiduciary duty to you. The information provided in this document is not intended to be and should not be construed as "advice" within the meaning of Section 15B of the Securities Exchange Act of 1934 and the municipal advisor rules of the SEC. FMCC is not recommending that you take an action, and you should discuss any actions with your own advisors as you deem appropriate.





FORD CREDIT

## Benefits you can see. Municipal Finance Program



### How much equipment can you get for \$150,000?\*

#### Option A – Purchase Today for Cash

---



#### Option B – Ford Credit Municipal Lease/Purchase Financing

---



### We're here for you. Just call 1-800-241-4199.

If you have any questions, call and speak to a Ford Credit Municipal Marketing Coordinator.

We can provide you with a payment quotation quickly so you can make a timely decision and focus on what's important: your municipality.

Visit us online at [ford.com/finance/commercial-financing/municipal](https://ford.com/finance/commercial-financing/municipal).

\*Based on the assumption that you could purchase Option A for \$150,000.00 from your annual budget, and you could lease/purchase Option B with total vehicle and optional equipment cost of \$375,000.00 at 7% APR, resulting in 4 annual payments of \$103,563.93. This is an example and rates are subject to change. Funding subject to credit approval.