



**MCC** MCC  
**C** Credit Group

HARNESS THE POWER OF **ONE-STOP FINANCING**

# Customized Financing That Will Transform Your Shop

**MANUFACTURERS CHOOSE MAZAK** machine tools for their quality, speed, precision and productivity. When it comes to financing this advanced equipment, manufacturers throughout the United States and Canada can expect the same great benefits by choosing MCC Credit Group for their leasing or loan needs.

## TOP 5 REASONS TO USE MCC CREDIT GROUP TO FINANCE YOUR NEXT MACHINE

- 1** Provides flexible, timely and competitive financing for companies of all sizes.
- 2** Offers a one-stop, seamless purchasing experience with direct access to delivery and installation schedules.
- 3** Obtains application approvals quickly (often within 24 hours).
- 4** Creates customized financing programs to meet your specific requirements.
- 5** Preserves bank credit lines for working capital for your company's growth.

MCC Credit Group is a department within Mazak Corporation, and as such, we are committed to helping you grow your business. We are the preferred, one-stop choice for manufacturers large and small who want fast, hassle-free, low-cost financing on Mazak equipment. Plus, with more than 15 years of combined financial experience, our credit team can effectively customize a purchasing plan for you that best fits your individual capital and cash flow requirements.

## Use Us to Your Advantage

**NO OTHER FINANCING SOURCE KNOWS** Mazak's incredible product portfolio as intimately as we do, resulting in factory terms that can work to your advantage. Furthermore, because we are able to provide direct access to machine specifications, delivery schedules and installation dates, there is no additional paperwork or lag in the approval process. In fact, our office sits right outside Mazak's Florence, Kentucky manufacturing facility. Furthermore, we can periodically finance even the most difficult cases using Mazak's stellar credit rating.

### THESE ARE JUST A FEW OF THE MANY OTHER THINGS WE CAN DO FOR OUR CUSTOMERS:

- Approve up to \$500,000 with our simple credit application.
- Quick turnarounds on highly competitive lease and loans with no blanket liens.
- Waive security deposits or interim rent charges.
- Apply machine deposits directly toward advanced rents, fees or monthly rental payments.
- Offer two to ten years of financing on all Mazak equipment.
- Preserve bank credit lines for working capital and your company's growth.
- Structure true leases for off-balance sheet accounting treatment and maximum cash flow.

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*"Working with MCC Credit Group is quick, easy and transparent. Their expert staff put together a customized competitive finance plan for me to ensure my company's long-term success. They always provide great customer service,"*

*— Marie Smook, Business Manager for Kosmo Machine, Inc.*

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*“MCC Credit Group’s thorough knowledge of the machine tool industry proved to be a tremendous advantage when it came to financing my Mazak machine. They are simply the best at what they do,”*

*— Alexander van Leyen, President for Westport Axle.*

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## Leasing and Loan Structures

**WE UNDERSTAND OPTIONS ARE IMPORTANT** when it comes to making a major machine investment that will enable you to compete in the manufacturing world, where demands are continuously changing. That’s why we offer different factory-direct financing plans to meet your exact needs, as well as assistance in determining the best possible solution for growing your business.

### **\$1 PURCHASE OPTION LEASE**

This popular financing method is ideal for companies that plan on using their Mazak equipment long after the end of their lease terms. It essentially provides the same accounting and cash flow considerations as a loan and enables manufacturers to purchase their equipment for \$1 at the end of their lease terms.

#### **OTHER ADVANTAGES:**

- Low monthly payments.
- Keeps bank lines of credit open for other uses.
- Preserves working capital by requiring little or no down payments.
- Possible depreciation and interest expense benefits for tax purposes.
- Fixed payments through the entire lease term.

### **LOAN FINANCING**

This is the simplest form of financing available. With Loan Financing, customers are able to apply the machine deposit to their down payments. Furthermore, because we understand the high collateral value of our machines, our required down payments are typically lower than other financing sources.

### **FAIR MARKET VALUE LEASE**

Manufacturers unsure about purchasing their Mazak equipment at the end of their leases due to fluctuating market demands often choose this form of financing. It provides the greatest flexibility at lease expiration in that you can return your equipment, continue to pay for and use your equipment per your lease agreement, or purchase your equipment at Fair Market Value.

#### **OTHER ADVANTAGES:**

- Lowest possible monthly payment for improving cash flow.
- Potential to deduct monthly lease payments as an operating expense deduction.
- Recorded as a company expense rather than an asset on a balance sheet.
- Improves debt/worth and Return on Assets (ROA) ratios.

### **LEASE TERMS**

While the customary lease term is five years, we offer terms that range from two to ten years. However, credit requirements are generally higher for terms exceeding five years.

### **CONTACT US**

Whether you’re considering or ready to buy a new Mazak machine, we’re ready to do the math and find the best possible rate and monthly payment for you. Simply call (859) 342-1311 or email [mccgroup@mazakcorp.com](mailto:mccgroup@mazakcorp.com) to be connected with an MCC Credit Group expert who can make the purchase and financing of your Mazak machine and accessories as fast, easy and affordable as possible.

# Mazak

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