

## OUR FINANCING MISSION

United Radio has partnered with numerous financial resources to offer a customer-friendly financing program for its products and solutions.

Our desire is to offer an easy to use lease or financing option which may include a simple one page credit application, credit turnaround in less than four hours and personalized service for any questions you may have about our solutions to get the technology you need to better serve your customers.

To learn more about how our solutions can benefit you contact one of our sales representatives today.

## OUR SALES TEAM



**Leslie English**  
General Manager  
315-445-3298



**Bill Musengo**  
Sales Representative  
315-445-3281

5703 Enterprise Pkwy  
East Syracuse, NY 13057  
800.599-2101

[unitedradio.com/communications](http://unitedradio.com/communications)

## OUR LEADERSHIP TEAM



United Radio provides a host of complete repair and remanufacturing solutions for electronics providers worldwide through its Automotive, Consumer, and Communications divisions. Each of these divisions, along with the corporate division, are staffed with individually trained leadership professionals who bring a wealth of knowledge to the company.

Whether the need is for equipment to be designed and manufactured from scratch, or products serviced or improved, United Radio is ready with the answer. United Radio services over 140 countries, enabling us to provide services to our international customers.

United Radio was established in 1923. The company is headquartered in East Syracuse, New York, with a branch office & warehouses in Peachtree City, Georgia and Salt Lake City, Utah.

## OUR MISSION

*“The purpose of our organization is to provide consistent, high-quality professional service to the electronic marketplace. To accomplish this, we employ, support, and empower quality individuals, and provide them with a great place to work.”*

*-Phillip Rubenstein  
President, United Radio*



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# ACQUISITION FINANCING SOLUTIONS

## BENEFITS OF LEASE & FINANCING

· **Fixed Payments:** Unlike loans and credit cards, your payment will not vary with interest rate changes. · **Affordable:** You can fit the cost into your budget instead of a large upfront cash payment. Many solutions allow for nothing due in advance. Loans usually mandate a 20% down payment.

· **Return on Investment (ROI):** By leasing equipment, you get the tools you need now and can put them to work earning you money while you pay affordable monthly payments.

· **Preserved Credit Lines:** Your monthly payment does not affect your bank or credit lines. Most financial institutions will reduce your existing available lines with every purchase via credit card or loan.

· **Flexible Programs: Your Account Executive** can design a specialized acquisition financing solutions to fit your needs – step program, zero percent interest or even a deferred option with no payments for up to 90 days are some examples.

## Benefits of Using United Radio's Solutions

· **Providing Commercial** Communication Products since 1980.

· **Possible 2- to 4-hour** credit turnaround time under \$150,000.

· **All documents** will be prepared and provided via PDF or perhaps for E-Signature. Simple documentation is provided in most solutions for ease of completion.

· **Standard and specialized** programs including options for Commercial, Municipal and Not for Profit entities.

· **Knowledgeable,** prompt service from your dedicated AE.

## SOLUTION OPTIONS

· **12 to 60** month term programs. **End of Term:** Options to Own, Rent, Fair Market Value, Fixed Balloon and more provided

· **Specialized solutions** are also available through United Radio and our resources. These include flexible options such as deferred payments with zero down, flexible step programs and seasonal programs. Contact us for more information.

## The Acquisition Financing Process

1. Fill out and submit a simple, easy-to-use Credit Application.

2. Credit will review and advise on status or if there are questions usually within 2-24 hours.

3. If approved, documentation can be created and sent for signature and return. This helps to complete your order

4. Equipment is shipped and installed as agreed.

Commencement will generally occur upon the earlier of either; delivery and acceptance, or with first finding should there be \$ down required.

# ACQUISITION FINANCING OPTIONS

Technology is changing rapidly and is an essential tool used in every business and municipality. Radios and other communications tools are just one part of this. United Radio is pleased to offer lease and acquisition financing solutions to our customers for consideration. This will allow for you to get the technology you need to meet and exceed customer expectations while maintaining your liquidity to take advantage of market opportunities. Get the technology you want now and use future (lower valued dollars) with simple monthly (annual) payment solutions.

## CAPITAL AGREEMENT

Funding upon Delivery and Acceptance, followed by the monthly rent for the term and typically a \$1.00 Purchase Option or Balloon Payment. 12-63 month terms.

## COST CUTTER / Balloon

Funding upon Delivery and Acceptance, followed by the monthly rent for the term and typically 15% (or other %) at end of term Purchase or renewal for 12 more months at same rent after which they own the equipment. 36-63 month terms.

## FMV / RENTAL

Funding upon Delivery and Acceptance, followed by the monthly rent for the term and typically a Fair Market Value Purchase Option or Return, the agreement continues at the same rent or they can return the equipment. 12-63 month terms.

## FUTURE FUNDS

Funding upon Delivery and Acceptance, followed by an agreed to rent, typically 1% of the equipment cost, for a period up to eleven months, followed by either a fixed balloon payment at the cash price, or the transaction converts to a fixed term. Security Deposit may be required.

## OTHER PROGRAMS

These can be structured 90 DAY SAME AS CASH – 5% discount off Vendor Invoice \*transaction must be greater than \$10K 60 & 90 DAY DEFERRAL – Defer the payments until the Customer generates revenue or savings STEP UP LEASE – Payments grow with benefit derived from equipment. SKIP PAYMENT – No payments during slow season. SEASONAL - Lower payments during slow season. SHORT TERM – Plans of less than 2 years COST PER / SCAN / USE / DEVICE – Fixed plans for selling buy the usage with fixed minimums required

## FOR SERVICES AND SUPPORT CONTACT:

UR Financial Services • 221 Tunxis Road • West Hartford, CT 06107  
Email [pdavison@unitedradio.com](mailto:pdavison@unitedradio.com) • Phone 860-233-7465 • Fax 860 233-7463

# BENEFITS OF LEASING

## NO NEED FOR COMPROMISE

You don't have to postpone or delay putting the latest and best equipment to work for you. Enjoy productivity improvement with the right tool for the job - without compromise.

## 100% FINANCING

Leasing offers you the productivity of the technology you require while meeting cash flow needs. Additionally, "soft" costs such as installation, freight, or equipment set up and service contracts can be included in the monthly payment.

## PROVIDES A HEDGE AGAINST INFLATION

Lease payments are fixed and allow you to pay for today's equipment with tomorrow's dollars as you earn them.

## PRESERVES CASH AND CREDIT LINES

Leasing is a proven way to conserve capital while acquiring needed equipment. Leasing does not tie up existing credit lines. It allows you to keep capital available for critical areas such as personnel, inventory, or advertising.

## LOW MONTHLY PAYMENTS

We can customize a lease plan that will fit your budget needs. Payments can be lower than conventional financing.

## NO DOWN PAYMENT

This preserves and protects your cash flow, making your money available to work for you rather than sinking it into a depreciating asset.

## FLEXIBLE LEASE TERM

Choose from a variety of lease terms to suit your individual needs. We will quote all options so you can make an informed decision.

## OPTION TO BUY

If you decide you want to own the equipment at the end of the lease, simply pay the amount specified in the terms of the lease.

## EASIER BUDGET FORECASTING

Fixed monthly payments allow you to accurately forecast budgets.

