





EQUIPMENT FINANCE

\$0-down financing for the equipment you need.

You're focused on building your business. See how our zero-down equipment financing program – with no full payments for the first three months available until December 31, 2024 – could help.

Program details

- First payment of \$49 is due in 30 days, followed by two additional \$49 monthly payments.
- First full payment occurs in the fourth month and will include document fees.
- Total out-of-pocket cost is \$147 in the first 3 months.
- Purchase the equipment you need today while keeping more cash on hand for your other business needs.

Program benefits

- No money down
- \$49 payments for the first 3 months
- Flexible terms from 12 to 60 months

3 simple steps to get started



Apply online in as few as 3 minutes.

Sign your documents electronically.

Get your equipment.

Let's find the financing option and monthly payments that work for your business.

Apply today: https://crafcoinc.firstcitizensef.com/

Let's have a conversation.

Richard Smith, Senior Finance Manager 603-501-1170 | richard.smith@firstcitizens.com

© 2023 First-Citizens Bank & Trust Company. All rights reserved. First Citizens Bank is a registered trademark of First Citizens BancShares, Inc. Not all applicants will qualify for financing. All finance programs and rates are subject to final approval by First-Citizens Bank & Trust Company, and are subject to change at any time without notice. Speed and performance are subject to applicant's local connectivity and other factors outside First-Citizens Bank & Trust Company's control. Supporting financial documentation may be required for any transaction with First-Citizens Bank & Trust Company. If a transaction is over \$250k, then supporting financial documentation will be required. Monthly payment amount is provided for demonstration purposes only; actual payments may vary based on equipment cost and credit. Qualified applicants for deferred payments are subject to and are based on the sole discretion of First-Citizens Bank & Trust Company and its credit requirements that include, but aren't limited to FICO, time in business and industry. Monthly contract payments apply during deferred months. Member FDIC. MM#12935