

BAYSTONE

Specialists
in Fire
Finance



BAYSTONE FINANCIAL
GROUP 

Together, we keep communities running.



SIMPLE

Application
Contract
Funding
Solutions

“They deal with emergency equipment and apparatus day in and day out, more so than most others. They already can identify with our needs when we call because of their experience in our field. Baystone understands change orders and delivery dates, and they are flexible with delays.”

— Jeff Smith
Galveston Fire Department
Galveston, TX

About Baystone

Who We Are

Founded in 1987 as a **division of Kansas State Bank**, Baystone Financial Group is **one of the largest municipal finance teams** in the country. We support the work of thousands of independent

and municipal fire departments throughout the United States.

Our respect for the value of our clients' work pushes us to be **prompt, accurate, and straightforward** in everything we do. Our job is to develop **long-term relationships** that **enable departments to protect and serve their communities** year after year.



How We Serve

Our specialty is **lease purchase financing**, which allows fire departments to buy essential equipment through manageable installment payments.

As a **direct lender**, we ensure you get low rates and **quick credit responses**. And with Baystone, you can count on **customized financing solutions, quotes within 24 hours, in-house legal advice**, and **no closing costs or hidden fees**. We are even a pre-approved lender for numerous government and nonprofit **buying cooperatives**.

At Baystone, we work closely with **independent departments** to navigate the ins and outs of financing on **smaller budgets**. We also help **municipal departments** get **quick funding for larger deals**.

Lease Purchase Financing

Lease purchase financing (LPF) with Baystone allows fire departments to purchase vital equipment and property through **installment lease payments**, with **no large, up-front cash outlays**.

As payments are made, the department — which maintains ownership of the equipment — **builds equity** in its investment. And LPF is **not considered debt** for municipalities, meaning only the current year's lease payment is included in the operating budget.

Unlike captive lending programs, Baystone finances both **new and used equipment, from any manufacturer**. We also **consolidate or refinance debt**, and offer **combined purchasing**. From **big-ticket items** such as trucks and stations, to **essential smaller purchases** like turnout gear and air packs, we get our clients what they need.

Simple Funding Program

With our industry-leading Simple Funding Program, we have made the lease purchase financing process **quick and uncomplicated**.

For equipment or property that costs less than \$500,000, clients simply complete a **one-page credit application** and submit **one year of financial history**. That's it. Once credit approval is received, we prepare the contract with **no legal opinion required**, saving both time and money.



Financing available for:

- Pumpers, tankers, aerials, and rescue trucks
- Station construction, remodeling, and additions
- Turnout gear, extrication tools, air packs, and loose equipment
- Compressor and cascade systems
- Administrative vehicles, quick-attack vehicles, and ambulances
- Rescue hovercraft and boats
- Thermal imaging cameras and communication equipment



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