

**BAYSTONE**

Specialists  
in Lease  
Finance



**BAYSTONE FINANCIAL**  
GROUP



*Together, we keep communities running.*



**SIMPLE**

Application  
Contract  
Funding  
Solutions

“Baystone always has better rates, better follow-up, and better response than any other competitor. In my opinion, they have no competition.”

— Doug Roeckner  
IKON Office Solutions  
Tempe, AZ

## 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 fire departments, school districts, and municipalities throughout the United States.

At Baystone, we understand our clients keep communities running. Our respect for the value of their work pushes us to be **prompt, accurate, and straightforward** in everything we do. Our job is to do more than just provide cost-effective funding; it is to develop **long-term relationships** that **enable our customers to enhance their communities** year after year.

### How We Serve

Our specialty is **lease purchase financing**, which allows municipal entities 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**.

## Lease Purchase Financing

Lease purchase financing (LPF) with Baystone allows municipalities to purchase vital equipment and property through **installment**



**lease payments, with no large, up-front cash outlays.** As payments are made, the municipality — which maintains ownership of the equipment — **builds equity** in its investment. But because LPF is **not considered debt** for municipalities, 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.** From **big-ticket items** such as vehicles and buildings, to **essential smaller purchases** like copiers and computers, we get our clients what they need.

We work with:

- **vendors** who want to offer their customers a fast, clear-cut financing process;
- **municipalities and nonprofits** that need to partner with a solid lender; and
- **brokers** who need financing options their customers can count on.

## 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, our 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.

We provide financing for:

- Fire Departments
- Schools
- Public Health and Safety
- Public Works
- Public Administration
- Community Service
- Brokers





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