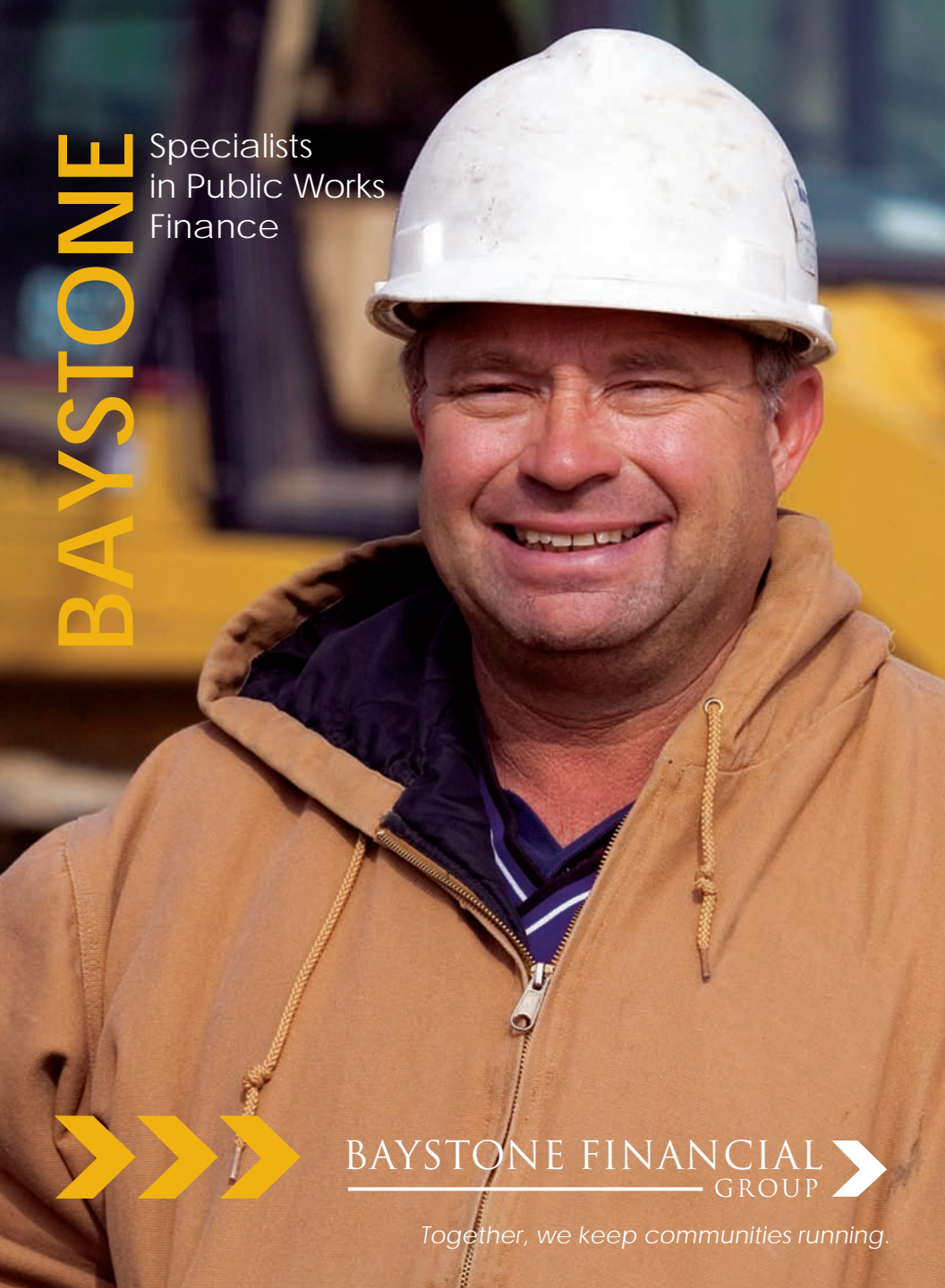


BAYSTONE

Specialists
in Public Works
Finance



BAYSTONE FINANCIAL 
GROUP

Together, we keep communities running.

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 efforts of public works departments and the vendors who serve them throughout the United States.

As a vendor of new and used equipment, communities and organizations depend on you.

Baystone Financial Group will help **build and protect your relationship with your customer**. We value the trust you place in us to **take care of your customer** on every question for every transaction.



How We Serve

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

As a **direct lender**, we ensure public works departments get **low rates** and **quick credit responses**. And with Baystone, municipalities can count on **customized financing solutions, quotes within 24 hours, in-house legal advice**, and **no hidden fees**.

We work with **major manufacturers and distributors**, as well as **independent and specialized vendors** across the country that sell equipment from a **wide range of industries**. Our experience ensures you will benefit from collaborating with a team that understands how your industry works and that can tailor financing to meet your customers' needs.

Lease Purchase Financing

Lease purchase financing (LPF) with Baystone allows public works 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 motor graders, excavators, plow trucks, and street sweepers, to **essential smaller purchases** such as trailers, mowers, and skid steers, 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.



Private Label Funding

At Baystone, we recognize and respect the importance of associating a manufacturer's or distributor's name with a sale. We offer a **private label finance program** to support that effort. A manufacturer or distributor can utilize the expertise of Baystone Financial Group while **marketing the financing as a service** offered by their company. The amount of involvement from the manufacturer or distributor is customized for each situation. With **various options available**, manufacturers and distributors can't go wrong offering this service to their customers!

SIMPLE
Application
Contract
Funding
Solutions



“Baystone can be a one-stop shop, not just for our equipment but for other types of equipment. That’s very nice for our customers.”

— Dianna Hofflinger
Berry Tractor and Equipment
Wichita, KS

Financing available for:

- Yellow iron
- Graders, Forklifts, Backhoes, Dozers
- Street sweepers, Plow and Salt trucks
- Bucket trucks, Loaders, Trenchers
- Sewer jets, Compactors, Vacuum trucks
- Chippers, Aerators, Mowers
- Dump trucks, Excavators, Skid steers
- Facilities
- Trailers, Attachments



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