Equipment
Leasing & Financing Services



Our Capabilities

Vision Financial Group, Inc. (VFG) is your complete one-stop-shop for your equipment lease financing needs. We provide funding for a wide range of equipment acquisitions. Our capabilities include funding large multi-million dollar transactions as well as funding smaller acquisitions for your convenience and ease of procurement.

- **Master Lease lines of credit**
- **Simple & convenient short-form transactional leases**
- **FASB compliant Operating Leases**
- **FMV Leases**
- **Capital Leases**
- **TRAC Leases**
- **Rental agreements**
- **Loans**

VFG is a privately held, independent, full service general equipment leasing & financing company which was founded in Pittsburgh, PA on January 9, 1991. We provide our business partners with highly customized financial solutions to help meet their economic objectives. Our customer base includes large publicly traded multinational organizations as well as smaller privately held enterprises.

8 out of 10 American businesses, including most of the Fortune 500® companies, utilize lease financing as a procurement tool that conserves cash and preserves working capital. Leasing offers 100% financing and often requires nothing down. Lease payment plans offer flexibility and may be structured to match seasonal or fluctuating cash flows.

For almost three decades, VFG has proven that it has the strength and expertise to deliver the funding that organizations want and need. We will consider providing lease financing for most types of equipment and software across a broad spectrum of industries.

We desire to exceed your expectations by providing responsive performance that is second to none. Since we are privately held and independent, we aren't subject to the same onerous "red-tape" regulations that banks and non-private organizations are often faced with. Further, we aren't governed by faceless committees that are rigid, inflexible and deliberate for weeks on end before making what should be a quick common sense business decision.

Let us work for you. Our representatives are experts at structuring lease financing solutions that are creative, timely, and designed to meet your budget, cash flow, tax and accounting parameters. Please help us understand your objectives and the particular challenges your business faces. How can we help you achieve your vision?

Veteran Owned

VFG is a certified Veteran-Owned Small Business (VOSB).

Legal Status: Privately held; S-Corp
Federal Tax ID (TIN): 25-1648257
Dun & Bradstreet (DUNS): 625313598
NAICS Code: 522220

Contact Information

VFG Leasing & Finance | 615 Iron City Drive | Pittsburgh, PA 15205
Toll Free: 888-834-3278 | Fax: 1-412-539-1599 | Email: info@vfgusa.com | www.vfgusa.com

VFG offers both capital and operating leases for all of your **Equipment Acquisition Needs.**

VFG is headquartered in Pittsburgh, PA. We have regional offices located in several US States. We conduct business nationwide and in select international markets.

Transaction Examples

I. Equipment for $370,000

The customer wanted to acquire 7 units of equipment immediately. There was only room in the budget for 3 units. A lease was structured to accommodate the customer's budget: 1 payment now, 1 payment in 10 months, customer then owns the equipment.

II. Equipment for $20,000,000

The customer's business grew much quicker than it had anticipated. A financing partner that was willing to fund highly specialized energy equipment and had fast access to major capital markets was needed. VFG delivered.

III. Equipment for $158,000

Solution: Two (2) back to back 11 month rentals which required VFG to take significant residual value risk in order for the transaction structure(s) to meet the exact needs of the customer.

IV. Equipment for $130,000

Customer is a major international petroleum production company that needed equipment for offshore operations.

V. Equipment for $500,000

A Fortune 500® customer needed creative operating lease structures for multiple IT equipment acquisitions. VFG provided a flexible Master Lease line of credit that enabled the customer to effortlessly coordinate several equipment acquisitions.

VI. Equipment for $1,300,000

A Fortune 500® US Government contractor needed laboratory and non-destructive testing equipment. A FASB compliant Operating Lease was provided.

VII. Equipment for $1,700,000

The customer was acquiring very specialized foreign made manufacturing equipment. The OEM required significant progress payments to be made during production and prior to shipping. VFG met the requirements

VIII. Equipment for $1,400,000

Customer chose to expand into a totally new business venture and new market. Recognizing that revenue ramp-up would take several months, VFG provided a solution that allowed the customer to make very low payments for several months at the onset of the lease.

Testimonials

"Working with Vision Financial on several recent equipment leases simplified the process and made my life much easier. We found the VFG staff to be professional, service oriented, and accommodating to our needs. Along with competitive finance rates, Vision's communications, timeliness and follow up made VFG an obvious choice when awarding this business. Vision has been a pleasure to work with. Based on my recent experience, I'd certainly recommend VFG when looking to finance future equipment and capital projects."

Procurement Manager

"I would like to express my sincere appreciation to you and your team at Vision Financial regarding our latest capital equipment investment. Vision had the foresight and experience to get our deal done competitively while other leasing companies got hung up on issues throughout the bidding process. We purchased several pieces of equipment over several months and Vision was responsive, detailed, and efficient. The liaison between equipment manufacturers and VFG greatly reduced my time and worry over deposits, interim payments, and final payments to ensure the equipment arrived when scheduled. Vision will be at the top of my list when looking to finance any of our capital needs."

CFO

"It has been a pleasure working with Vision Financial on numerous business leases and loans. Their professionalism, ease of transacting business, and favorable rates have helped us become strong partners. VFG's professional staff is always there for you when you have a question or concern. We appreciate their approach because it emphasizes the importance of the long-term relationship over the one-off transactional deal."

VP Of Operations

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ELFA MEMBER