



EQUIPMENT FINANCE

Section 179 tax savings with \$0 down

No full payments for 3 months

Get the tax benefits this year without having to make a full monthly payment for 3 months. Section 179 of the IRS tax code lets businesses deduct the full purchase price of qualifying equipment financed during the 2024 tax year, up to \$1,120,000. Instead of depreciating newly acquired equipment over several years, you can take the full deduction now and save real money for your bottom line. Note: You need to purchase and have your equipment in service by the end of the calendar year.

\$0 down promo benefits

- **No money down**
Purchase your equipment today without impacting your cash flow.
- **\$49 payments for the first 3 months**
Out-of-pocket = \$147 in first 3 months.
- **Flexible terms (12–60 months)**
Find the monthly payment that works for your business.

Sample savings

Equipment cost	\$50,000
Total first-year depreciation	\$50,000
2024 potential tax savings	\$10,500
Actual equipment cost*	\$39,500

3 simple steps to get started



Apply online in as few as 3 minutes.



Sign your documents electronically.



Get your equipment.

Get in touch

David Duquenne, Strategic Account Manager IV, AVP & ASST SEC

603-501-1057 | david.duquenne@firstcitizens.com

<https://dynamicmachinetools.directcapital.com/>



*This calculation is assuming a tax bracket of 21%. this is for illustration purposes only. © 2024 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. This is not intended to offer any tax advice or other advice. Applicants should consult with their tax advisors concerning their specific tax situations.