



A DIVISION OF  
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Need to  
Finance  
Landscaping  
Equipment?

Turn to the  
Family Tree!



*Proudly Serving  
The Green Industry*

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hen it comes to the insurance needs of its members, the California Landscape

Contractors Association turns to Birch Financial for premium financing.

But many CLCA members don't know that Birch Equipment Finance, a division of Birch Financial, can finance their equipment needs as well.

Whether the equipment is big or small, new or used, Birch Equipment Finance offers an outstanding lending program tailored to the green industry:

#### ■ COMPETITIVE RATES

Most lenders charge 12% or more to finance used equipment, no matter what credit rating the landscape contractor has. But if you qualify for our best rate, we'll charge just 3.5% over prime, which could save you thousands of dollars.

#### ■ FLEXIBLE ACCEPTANCE POLICY

Unlike the big, traditional financing sources — banks, commercial lenders, car and truck

dealers — we do everything possible to accommodate all loan applicants, even those with past financial problems.

#### ■ LONG - TERM FINANCING

On a piece of equipment with a long lifespan, we can carry your loan for five or six years, making the payments more affordable. Many lenders won't do that.

#### ■ QUICK TURNAROUND

With Birch, you don't have to wait for a loan committee to approve your application; in most cases, we process and approve loans in days. The big lenders often take weeks.

#### ■ CONVENIENCE

The entire transaction can be completed via telephone, fax, e-mail and regular mail.

When you need equipment financing, we're ready to assist you in any way we can. Remember, we're part of the green industry — so when you deal with Birch Equipment Finance, you're dealing with the family tree!



To learn more or apply for a loan, call 800/959-3701. Or e-mail us at [info@birchfinancial.com](mailto:info@birchfinancial.com).