

EQUIPMENT LEASING & FINANCING

with First Star Capital & Allegiant Partners



Brad Harmon, CLP
First Star Capital
Office: 800-604-4817
Cell: 510-612-2470
brad@firststarcapital.com

Paul Foster
Allegiant Partners
Office: 415-451-4046
Cell: 415-608-1491
pfoster@allegiant-partners.com



Allegiant ★ Partners

Allegiant Partners and First Star Capital want your secured loans and leases that you cannot do.

If a current bank customer or prospect applies for an equipment loan or equipment lease we would like to be a secondary source of funding. If you are not currently offering a financing alternative to these good banking customers you may run the risk of having them move the banking / deposit business elsewhere – to a competitor.

Just because their application for credit was not approved does not mean that their businesses are not viable. By working with Allegiant & First Star you ensure that the bank customer is in good hands and not motivated to consider another competing banking relationship.

- Don't let good bank customers / non qualifying applicants turn to competitors
- Provide a value-added service to your clients
- Generate non-recourse fee income

By partnering with Allegiant & First Star your bank clients have access to a comprehensive spectrum of funding options.

We routinely provide funding for equipment acquisitions, purchases and replacements nationally to a wide variety of industries. Some specific situations that we would be interested in are:

- Young businesses or expansions (well capitalized with good credit / relevant experience)
- Extra equipment for your SBA customers
- Leveraged businesses with otherwise good credit / strong cash flow
- Businesses that are losing money but otherwise good credit / strong balance sheet
- Private party sale transactions (user to user sales)
- Unusual situations / Non-traditional equipment
- Unfavorable / challenging industries

Allegiant and First Star are locally owned and operated with over \$30mm in assets.



Brad Harmon, CLP
First Star Capital
Office: 800-604-4817
Cell: 510-612-2470
brad@firststarcapital.com

Allegiant ★ Partners

Paul Foster
Allegiant Partners
Office: 415-451-4046
Cell: 415-608-1491
pfoster@allegiant-partners.com

Why Allegiant Partners & First Star Capital?

We are an employee owned growing leasing company / equipment lessor that was founded in 1998. Both firms are known within the industry for professionalism and integrity. We have deep management teams that are experienced, committed and focused.

- Fully audited by ECS Financial Services (specialists in lessor accounting)
- Sophisticated state of the art front end system for efficient screening / processing
- Full service customer billing and collecting
- Over \$30mm in assets and \$5.3mm in annual revenue
- Active within the national industry associations such as:
 - ELFA – Equipment Leasing & Finance Association
 - NEFA (formerly UAEL) – National Equipment Finance Association
 - NAELB – National Association of Equipment Leasing Brokers (as a funding source)

Allegiant Partners is a 3rd party funding source in the equipment financing industry. Allegiant bills and collects its own portfolio of leases and loans and holds all transactions to full term.

- Wide transaction size from \$10,000 - \$2,000,000
- Almost all types of equipment accepted including:
 - Used equipment with no age restrictions
 - Private party sales
 - Foreign vendors
 - High risk / rapid obsolescence equipment
 - Non-desirable collateral such as software and low resale value equipment
- Variety of transaction types available such as:
 - Direct finance leases, true / operating leases, equipment finance agreements, re-financing, sale lease-backs, etc.
- All types of industries – we have provided funding to hundreds of different industry segments

First Star Capital is a direct marketing / self originating equipment lessor. Allegiant acquired First Star in July 2008 to expand and complement their lines of business. First Star funds its transactions with a wide variety of 3rd party funding sources of which Allegiant is one. This diverse mix of funding options allows a wide variety of approvals.

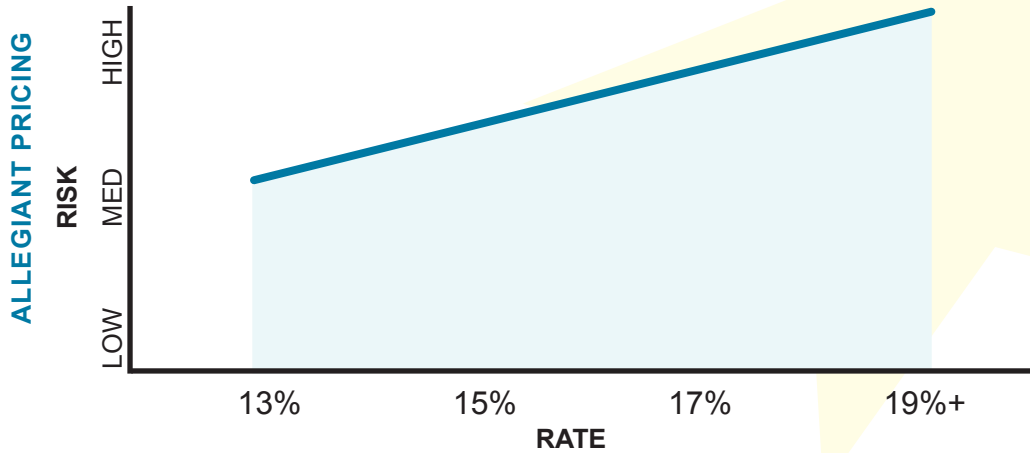
- We service nearly all credit types – from investment grade to high risk
- Nothing is too big or too complex
- Streamlined application only approvals for transactions up to \$75K
- The entire team is known for being harder working and more motivated than competitors
- Every team member is a highly trained professional

Industries Served

Allegiant Partners and First Star Capital are proven national leaders in equipment financing. We have satisfied clients from a variety of industries. Please refer to the following information on some of the key sectors which we have been involved with:

- Agriculture
- Analytical & Labs
- Audio Production
- Automotive
- Beauty (Medspa & Aesthetic)
- Biodiesel
- Bowling Centers
- Chiropractors
- Churches
- Collections
- Communications & Phone Systems
- Computers & Software
- Construction
- Direct Mail & Lettershop
- Document Shredding
- Dry Cleaning and Laundry
- Engraving
- Environmental
- Film Production
- Food Processing
- Gas Stations
- Glass Manufacturing
- Graphic Arts
- Hotels
- Land Surveying
- Landscaping
- Machine Tools
- Marinas
- Material Handling
- Medical & Dental
- Metalworking
- Municipalities
- Non-profit
- Office Equipment & Furniture
- Packaging
- Photography
- Pharmaceuticals & Supplements
- Restaurants
- Solar
- Towing
- Veterinarian
- Video Games
- Waste Management
- Woodworking

Pricing / Rate Structure



13%

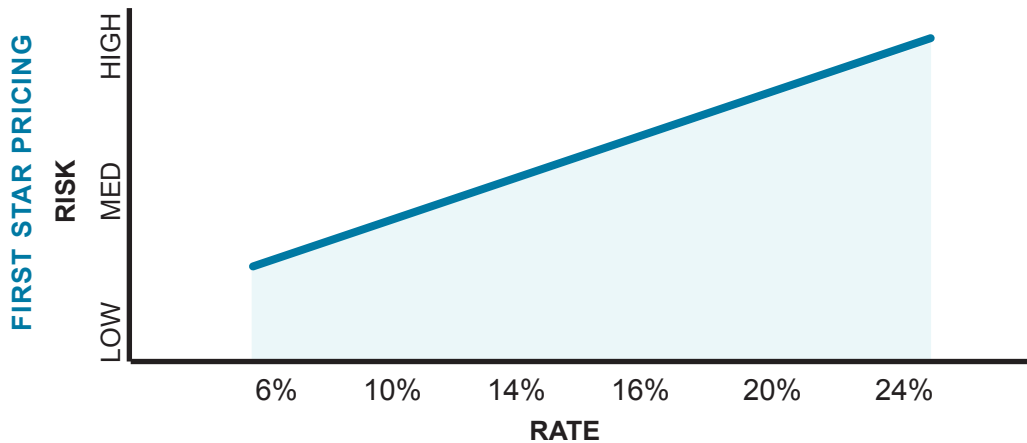
Well Capitalized
Multiple Guarantors
Strong Business but
some "glitch" makes
it Allegiant deal
Large Transaction

15%

Some Weakness
Newer Business
Smaller
Transaction

17%+

Relying Heavily
on Collateral
Start Up
Weaker Payment History
Small Transaction



6% - 9%

Investment grade or
near investment grade
companies, larger dollar
amounts (over \$500K),
middle market
companies, etc.

10% - 14%

Inconsistent financial
results, limited or incomplete
credit / financial package,
smaller companies, smaller
dollar amounts (under
\$100K), etc.

16% - 25%

Young companies, new
ownership of existing
businesses, challenging credit
profile, undesirable industry,
high risk equipment, soft
collateral, etc.

Industry Leading Technology

First Star Capital is proud to announce that we have teamed with a state-of-the-art interface system, Vision Commerce.

First Star Capital utilizes a state of the art work flow management system for our front end interface and decisioning processes. We selected the Vision Commerce flagship lease origination system because of its flexibility, configurability and adaptability in marketing and co-branding capabilities. Through our cutting edge technology platform we can quickly and economically deploy solutions that meet the individual requirements of manufacturers, distributors, resellers and vendor partners nationwide. We understand that each relationship is different, and our front end origination system can adapt to changing business rules. Simply stated:

“Our technology does not get in the way of your business.”

With First Star's cutting edge Vision system our partners can take advantage of online credit applications and comprehensively manage the entire lease process remotely. Our product is differentiated from the rest by its flexibility, configurability and adaptability in marketing and co-branding capabilities.

Standard capabilities that can be offered to our vendor partners include:

- Private label web sites integrated with an existing site. The system even allows for tiered or cascading sites so that your company can also appear to provide custom programs down through your own channels.
- Secure e-commerce capabilities – through a branded or generic login page users can access capabilities including pricing, proposals, quotes, credit application and lease document generation. Real-time status is available for applications and quotes.

Security

To ensure a secure connection that encrypts and protects the user's information while it is transferred through the Internet, First Star Capital utilizes a 128 bit Secure Socket Layer (SSL) security certificates with a 1024 bit key. Our SSL implementation is standard for conducting financial and personal transactions over the Internet.

First Star has selected the Savvis Hosting Facility in St. Louis to co-locate its servers. Savvis enjoys the reputation as the “The Network that Powers Wall Street” with more than 4,700 financial institutions -- including 75 of the top 100 worldwide banks and 45 of the Top 50 brokerage firms. Savvis St. Louis Data Center offers premier capabilities with the highest level of security, and redundancy with a guaranteed uptime of 99.9%. Redundant servers are employed to allow for quick system recovery in case of catastrophic failure, and an emergency backup site is available at all times.

Relevant documents located on the First Star Capital web site

In the side navigation on our web site, we have a section titled "Documents." Within this page, you will find all the forms you will need for applying with First Star Capital. Or, you can visit:

www.FirstStarCapital.com/documents.html



Applications and Importa... x +

← → ↻ www.firststarcapital.com/documents.html ☆ ↻

 **FIRST STAR CAPITAL**

P: 800-604-4817 | F: 925-262-8244
info@FirstStarCapital.com

APPLY NOW!

CREDIT APPLICATIONS & REQUIREMENTS

HOME | WHY FIRST STAR? | EQUIPMENT LEASING & FINANCING | PAYMENT CALCULATOR | VENDOR FINANCING | APPLICATION DOCUMENTS | REFERRALS | CONTACT

Some First Star Capital funding programs may require the completion and submission of one or more of the forms below. If requested by your First Star Capital representative, please complete the appropriate form below. Completed forms can be submitted to our office via fax or e-mail depending on what is more convenient for you.

COMPLETE SUBMISSIONS ARE APPROVED FASTEST!
TIPS FOR A QUICK APPROVAL

Apply Now!

Standard Credit Application

[Download a PDF Credit application](#) | [Online application](#)

This form is the starting point for all new financing requests. Applications can be submitted either online or offline. This application form can be filled out and faxed into our office for processing or you can apply online through our secure connection.

Credit release authorization - .pdf
This document may be needed to authorize First Star Capital to access bank, trade and borrowing references as well as credit bureau data.

Industry Applications

- **FedEx Contractors Application**
Credit application for FedEx Contractors needing FedEx truck leasing and financing.
- **EVR/ISD Upgrade Application for Gas Stations**
- **PCI Upgrade Application for Gas Stations**

Working Capital Cash Advance Applications

- **Cash Advance Credit Application**
This document is the starting point for for the Working Capital *Cash Advance* program. Upon pre-approval, additional documents will be requested.
- **Factoring Credit Application**
This document is the starting point for for the Working Capital *Factoring* program. Upon pre-approval, additional documents will be requested.
- **Purchase Order Financing Application**
This document is the starting point for for the Working Capital *Purchase Order Financing* program. Upon pre-approval, additional documents will be requested.