



Resource Leasing Company (RLC) is a provider of point-of-sale (POS) equipment financing to both financial institutions directly, and to their customers, throughout the United States. RLC can offer financing directly to both large and small customers. Through over 20 years of experience, RLC has developed the specialized systems necessary to address the micro-ticket POS financing business, creating highly developed automated accounting and tax administration systems. Core to our business philosophy is that we complement, not compete, with our partners.

Originally established in 1985 in McLean, VA, RLC was founded to help banks such as yours overcome the financial impact associated with the capital expenditures of providing financing for, or free equipment to, their customers. RLC focuses on equipment financing in the electronic payments industry, allowing you to focus on servicing your customers. Over the years RLC has grown to become one of the premier providers of equipment financing in our industry, placing a high premium on customer service, flexibility and responsiveness. RLC's strong focus provides you a company uniquely dedicated to your goals.

RLC has joined with TSYS to offer a 36 or 48 month capital lease for the POS Bundle package to your customer. At the end of the term, the customer will purchase the equipment for \$1.00 per piece.

Why leasing is a good choice:

- **Conserve Capital** – with leasing, you can acquire needed equipment without depleting capital which could be used for other business purposes. Therefore, productive assets can be obtained for the purposes of earning profits – match up an expense with associated revenue!
- **Additional Credit** – a lease can be viewed as another line of credit since it does not use a company's existing credit line, opening up a new source of credit for current and future needs.
- **Fixed Rate Financing** – Lease payments are fixed at the beginning of the lease for the entire term and will not increase as some loans do. Fluctuation in market rates have no impact, making budgeting and cash flow planning much easier.
- **Total Package Financing** – Finance all your requirements in one low monthly payment, including hard and soft costs. For the POS Bundle, those costs which are included are: hardware, software, training, networking, delivery, installation and programming, and post-installation service and support.
- **Use vs. Ownership** – In most cases, an asset goes down in value after the initial purchase and it is the use – not its ownership – which is the important element in its value to a business.
- **Easy Administration** – Fast approval process. Simple documentation. Dedicated support. Convenience!

Benefits to you:

- No capital investment
- No tax compliance issues to address
- No liability (after the first successful ACH) RLC
- Potential increase in sales of the product

Benefits to your customer:

- No capital investment
- Low start up costs
- All property and sales & use tax is handled by

If you are looking for a responsive, reputable and reliable partner for providing POS equipment financing for your customers, or if your customers are looking for ways to outsource the complexities of equipment ownership, we invite you to learn more about Resource Leasing Company. You'll learn why it's not just any leasing, but smarter leasing with RLC.

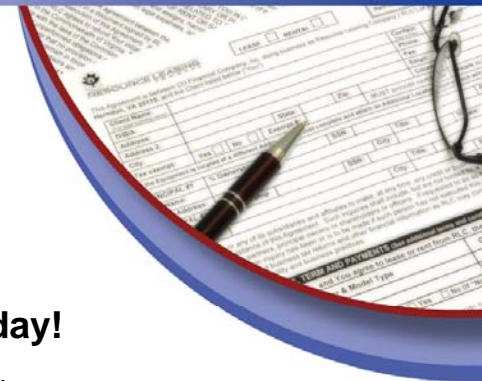
Leasing is a cost effective way to obtain the use of essential equipment when buying it outright offers no advantage.

For more information on Resource Leasing and our financing solutions, go to www.resource-leasing.com.



RESOURCE LEASING
company

MAKING POS TECHNOLOGY AFFORDABLE



Get Started with your Lease Program Today!

To offer the RLC Lease Program to your customers, we require the following:

1. Acquirer Credit Application
2. Program Application

The information provided on the Program Application allows us to better understand your process and support your needs in the best possible way.

After completing the attached documents, please submit them to Chip Nichols at chipnichols@resource-leasing.com or fax to (703) 787-8426. Chip can be reached at (703) 787-8420, x101 to assist you with any questions you might have.

Upon receipt of your documentation, RLC will review, underwrite and upon approval, provide you with our standard program Agreement and its associated documentation for your review. Upon execution of the agreement, RLC will provide you with the following:

1. Reference manual.
2. Sample documentation.
3. Merchant contract.
4. Telephone training for your staff.

Below are some Frequently Asked Questions that may be of interest.

1) What products are approved by RLC?

RLC focuses on micro-ticket assets used in retail and office environments. Typical products include the POS Bundle product offered via TSYS Acquiring Solutions (a PC platform and accessories running a POS application from Microsoft). Other approved products are credit/debit card terminals and check scanner/imagers utilized in Remote Deposit Capture applications.

2) When does RLC fund the lease?

Since RLC is purchasing the equipment from you, we are not funding a lease. But rather, RLC will pay for equipment upon receipt of your invoice provided all of the required information outlined in the agreement has been received.

3) What is needed for RLC to approve one of my customers for leasing?

Provided the equipment value is less than \$5,000, your customer need only complete the lease agreement, which includes authorization for RLC to complete a credit check. For equipment values between \$5,000 and \$10,000, RLC will require a full credit application be completed. And for anything over \$10,000, RLC will require 2 years of financial statements, preferably prepared by an outside accountant, interim reports and two years of federal tax returns.

4) How does RLC handle tax compliance issues?

RLC is responsible for handling all sales and use tax and property tax compliance issues associated with our leasing programs. We are constantly updating our tax tables so that we are only applying the most recent rates to our equipment.

SECTION I - CREDIT APPLICATION

Chartered Bank – Complete Section I Only Other – Complete All Sections

Business Legal Name _____
 DBA _____
 Business Address _____ City _____ State _____ Zip Code _____
 Website URL _____ Phone # (____) _____ Fax # (____) _____
 Type of Business Bank Registered ISO VAR Other: _____
 Federal ID (EIN) _____ Start Date of Business _____ # of Employees _____
 Average # of Credit Applications (monthly) _____ Annual Loss Amount _____
 Primary Market Focus _____
 Contact Name _____ Title _____
 Email _____ Phone # (____) _____ Fax # (____) _____

SECTION II - PRINCIPALS

1) Name of Principal _____ Title _____ Ownership % _____
 Home Address _____ City _____ State _____ Zip Code _____
 SSN _____ Date of Birth _____
 2) Name of Principal _____ Title _____ Ownership % _____
 Home Address _____ City _____ State _____ Zip Code _____
 SSN _____ Date of Birth _____

SECTION III - REFERENCES

1. Company Name _____ Contact Name _____
 Phone # _____ Fax # _____ Account # _____
 2. Company Name _____ Contact Name _____
 Phone # _____ Fax # _____ Account # _____
 3. Company Name _____ Contact Name _____
 Phone # _____ Fax # _____ Account # _____
 4. Bank Name _____ Phone # (____) _____
 Account # _____ Contact Name _____
 Checking Savings Other: _____

SECTION IV - AUTHORIZATION

Please sign this application and return it (by mail or fax) to RLC or its designee. By signing this application: (A) the undersigned customer represents that all of the information provided to Resource Leasing Company, LLC (RLC), herein is accurate and complete; (B) the undersigned customer gives RLC, or any of its subsidiary or sister companies, permission to check its credit history with the above listed references, Dun & Bradstreet, Inc., Experian, (TRW) and others as it deems appropriate, both now and during the term of the contract; (C) the undersigned customer agrees to pay all collection fees, attorney fees and court costs incurred by RLC in any effort to enforce payment of sums due to RLC, by the undersigned customer.

Signature of Applicant _____ Signature of Applicant _____
 Title of Applicant _____ Title of Applicant _____
 Date _____ Date _____