



CREDIT CORPORATION BARREL LEASING

Make the Right Choice for Your Wine Business!

Barrel Leasing can offer your business a wide range of advantages including:

100% FINANCING FOR YOUR BARREL ACQUISITION

We can help you secure 100% financing through a fixed rate lease to acquire barrels. The monthly payment is fixed for the term of the lease.

PRICING ADVANTAGES

Monthly payments under a lease are generally less than payments under a comparable term loan financing and without the fees!

CONSERVATION OF CAPITAL

Our barrel lease financing allows you to preserve credit lines and cash. Use your existing lines of credit to satisfy short-term requirements of your business.

RETURN BARREL OPTION

Sign up for an Operating Lease which gives you the lowest payment and have the option to return your used barrels at the end of the lease!

LEASE YOUR TANKS AND OTHER WINE PRODUCTION EQUIPMENT

Tank leasing works the same way. Operating Leases for Tanks have interest rates as low as 0%. Up to 5 year terms are available.

**MAKE THE RIGHT CHOICE FOR YOUR
BUSINESS AND CALL:**

RADOUX Credit Corporation

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RADOUX CREDIT CORPORATION

Barrel Leasing Program

<i>What will my lease payment be?</i>	RADOUX Credit Corporation will provide a financing solution with competitive, market-sensitive rates to meet your needs.
<i>Will my payment stay the same even if interest rates go up?</i>	Yes. RADOUX Credit Corporation offers fixed-rate financing so you'll know your total cost up front.
<i>Can I qualify the lease payment as an operating expense?</i>	Yes. Our "True Lease" can be qualified as an operating expense for accounting purposes, depending upon your own criteria.
<i>What is the credit approval process?</i>	Simple and Fast! Based on the type of lease chosen, credit is approved based on a simple credit application and/or review of your company's financial statements, with approval generally taking less than 48 hours.
<i>Can I add to my initial barrel purchase during the lease term?</i>	Yes. Adding on to your barrel purchase is easy, with minimal documentation. We will use the same Master Lease Agreement, so you are just a one-page schedule away from any additional purchases you need. And the additional financing may be coordinated to end at the same time as your original purchase or at a different time as you request.
<i>Can the lease include other ancillary products in addition to my RADOUX barrels?</i>	Yes. If you require other items in addition to your barrel purchase, the costs for any ancillary items will be blended and RADOUX Credit Corporation will quote a single, all-inclusive rate for your capital equipment needs.
<i>Can I own the barrels at the end of the lease?</i>	Yes. RADOUX Credit Corporation's "One-Dollar Purchase Lease" allows you to establish ownership of your barrels at the end of the lease for a \$1.00. In addition, you retain tax benefits such as depreciation and can expense an allocated portion of the monthly payment as interest for tax purposes.
<i>Does RADOUX Credit Corporation have any special offerings to Wineries?</i>	Yes. We understand your cash flow needs and offer a great "Seasonal Lease" which matches up payments with cash flow cycles through the year providing you more efficient cash management while keeping up with your barrel needs.
<i>What is an example of a monthly payment on a barrel lease?</i>	On a \$10,000 barrel purchase your lease payment can be as low as \$307 per month on a 36 month barrel lease.