Program Background
The Hoosier Equipment Lease Purchase (HELP) Program was established to assist communities in acquiring essential items of equipment through a standardized and streamlined lease-purchase process. Since its beginning in 1991, the HELP Program has assisted over 200 communities in obtaining various items of equipment worth over $200 million.

The following equipment has been leased through the HELP Program including. Please contact the Bond Bank for equipment not on this list.

<table>
<thead>
<tr>
<th>VEHICLES:</th>
<th>VARIOUS EQUIPMENT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police Cars</td>
<td>Voting Equipment</td>
</tr>
<tr>
<td>Fire Trucks</td>
<td>Road Graders/ Other Highway Equipment</td>
</tr>
<tr>
<td>Ambulances</td>
<td>Radio and Communications Equipment</td>
</tr>
<tr>
<td>Garbage Trucks</td>
<td>Computer Systems</td>
</tr>
<tr>
<td>Pickup Trucks</td>
<td>Sewer Vacs</td>
</tr>
<tr>
<td>Tandem Trucks</td>
<td>E-911 Systems</td>
</tr>
<tr>
<td>School Buses</td>
<td>School Equipment</td>
</tr>
</tbody>
</table>

For equipment not listed above, please contact Ron Mangus. Any questions concerning eligible equipment can be answered by Ron Mangus at 317-233-0888 or rmangus@inbondbank.com.

HELP Process
The application process requires the following steps:

1. Complete a one page credit application and email to bondbank@inbondbank.com or fax to 317-233-0894.

2. Submit certain financial information to the Indiana Bond Bank.
   - Most recent audit report
   - Most recent annual report
   - Budget

3. There will be a credit review of your application.

4. The Bond Bank will place the lease to the HELP Lease Providers with the most competitive rate. The Bond Bank will notify the lease provider and the entity by email.

5. The lease provider will walk you through the process of leasing the equipment.

6. At closing the HELP Provider will send the entity and the Bond Bank documentation of the lease. All payments will be processed by the provider.
LEASE DOCUMENTATION

Upon review of your application and credit approval, Regions Equipment Finance Corp., PNC Equipment Finance, Key Government Finance, Inc., Crossroads Bank or Huntington Bank, underwriters for the program, will provide a complete set of legal documents and appropriate instructions to complete the transaction. While use of the HELP Program avoids the need to bid the lease financing (IC 5-1.5-8-3(c)), the governing body must still follow the provisions of the public purchase law (IC 5-22-2) as applicable.

Upon completion and submission of the lease documents (typically after the delivery and acceptance of the equipment), the payment would normally be sent directly to the vendor within 4-5 business days.

LEASE TERMS

Equipment can be leased for terms of 2-7 years based on the estimated useful life of the equipment. At the discretion of the community, payments can be made either monthly, quarterly, semi-annually or annually.

The Bond Bank will provide you with the most current rates. Interest rates will be established near the time of vendor payment. Rates will be set weekly based on the changes in the market for U.S. Treasury securities. The rates will also vary based on the length of the lease and the dollar volume of the equipment to be leased.

Additionally, leases may be prepaid at any time during the lease (if the lending bank agrees in the closing documents).

ADDITIONAL INFORMATION AND QUESTIONS

Additional information, questions and application requests should be made to the Indiana Bond Bank at:

10 West Market Street, Suite 2980
Indianapolis, IN 46204
(317) 233-0888 or (800) 535-6974
Fax: (317) 233-0894
E-mail: rmangus@inbondbank.com

Assistance with lease documentation will be made by the underwriters for the program, Regions Equipment Finance Corp., PNC Equipment Finance, Key Government Finance, Crossroads Bank and Huntington Bank. Please note that the finance provider will provide the entity and the Bond Bank copies of lease documentation at closing.
Indiana Bond Bank  
Hoosier Equipment Lease Purchase (HELP) Program  
APPLICATION  

DATE: __/__/______  

LESSEE INFORMATION  
Name: ____________________________________________  
Address: ____________________________________________  
City: ___________________ State: _______ Zip: ________  
Contact: ____________________________________________  
Phone: ____________________________________________  
Fax: ____________________________________________  
Email: ____________________________________________  

BILLING ADDRESS (IF DIFFERENT):  
Name: ____________________________________________  
Address: ____________________________________________  
City: ___________________ State: _______ Zip: ________  
Contact: ____________________________________________  
Phone: ____________________________________________  
Fax: ____________________________________________  

EQUIPMENT  
Equipment Description (year, make, model): ____________________________________________  
______________________________________________________________________________  
______________________________________________________________________________  
______________________________________________________________________________  
______________________________________________________________________________  

AMOUNT  
Equipment Cost: ____________________________________________  
Down Payment: ____________________________________________  
Trade-In: ____________________________________________  
Amount Requested: ____________________________________________  
Expected Delivery Date: ____________________________________________  
Financing Term: ____________________________________________  
Payment* (Annual/Semi/Qtrly/Mo): ____________________________________________  
First Payment date (preference): ____________________________________________  
Fund Used to pay for the Equipment ____________________________________________  
*Due the 1st day of the month for any mode.  

ESSENTIAL USE  
Is the equipment being purchased under the State’s QPA?  
Yes __________ No __________  
Does the proposed equipment replace existing equipment?  
Yes __________ No __________  
If YES, what is the age and type of equipment being replaced? ____________________________________________  
______________________________________________________________________________  

If NO, why is the additional equipment needed? ____________________________________________  
______________________________________________________________________________  

What function does the proposed equipment perform? ____________________________________________  
______________________________________________________________________________  

Do you anticipate issuing more than $10,000,000 in debt (including leases) during the current calendar year?  
Yes __________ No __________  
If yes, explain ____________________________________________  
______________________________________________________________________________  

Four largest taxpayers in tax base:  
1. ____________________________________________  
2. ____________________________________________  
3. ____________________________________________  
4. ____________________________________________  
Assessed Value  
__________________  
__________________  
__________________  
__________________  

Please email, mail or fax application to:  
Indiana Bond Bank  
10 West Market Street, Suite 2980  
Indianapolis, IN 46204  
bondbank@inbondbank.com  
(Fax) 317-233-0894  

The Bond Bank program eliminates the need to bid the financing (IC 5-1.3-8-3(e)). The governing body must still follow the provisions of the public purchase law (IC 5-22-2) as applicable. The Bond Bank will be provided copies of all lease documentation at closing by the lease provider.