The Ideal Municipal Lease

from a bank you already know.



A growing number of municipalities and school districts use leasing to acquire assets of all types and classifications. Leasing is easy, avoids the costs associated with referendums or bonding, and only the annual payments are included in annual budgets. Essential equipment is acquired today without the costly delays due to capital appropriations.

At **The Citizens First National Bank**, we are ready to serve any leasing needs you have. With effective and competitive tax-exempt rates, we have a clear economic and community interest in making sure your transaction is properly structured and best serves our community. Rest assured **The Citizens First National Bank** has the resources and expertise to assist you with any complex municipal leasing project. It also provides you with the flexibility you need when budgets and resources change.

Contact **The Citizens First National Bank** when you need a municipal lease and experience the difference of working with a bank you already know. Working together, it's all about trust, economic growth, simplicity, and community reinvestment.



Talk with a commercial lender at The Citizens First National Bank today.

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