



## Nondestructive Testing (NDT) Equipment Leasing & Financing Services

Whether it's Computed Radiography (CR), Computed Tomography (CT), or Thermography equipment, **Civista has a financing solution for you!**

### Why Choose Civista Leasing & Finance?

Civista Leasing & Finance has extensive experience in the NDT industry. We know the equipment. We understand how it will impact your business.

NDT equipment is one of our specialties. We have the deep expertise, desire, and financial resources to help you meet your business objectives.

Whether your equipment leasing needs are driven by cash flow, tax and accounting benefits, working capital preservation, technology obsolescence, or simply out of convenience - working with Civista is a wise business decision.

### Who We Are

With over 30 years of expertise, the Civista Leasing & Finance team (formerly VFG) offers flexible and affordable equipment leases, loans and rental solutions nationwide. Customers benefit from the personalized business solutions, attention and resources of the full Civista Bank team, providing relationship banking since 1884.

### We Provide Funding For:

- Electromagnetic Testing (ET)
- Thermal/Infrared Testing (IR)
- Magnetic Particle Testing (MT)
- Radiographic Testing (RT)
- Ultrasonic Testing (UT)
- Vibration Analysis (VA)
- Neutron Radiographic Testing (NR)
- Acoustic Emission Testing (AE)
- Guided Wave (GW)
- Laser Testing (LM)
- Visual Testing (VT)
- Digital Radiography (DR)
- Infrastructure Testing & Monitoring
- And Much More...



## For NDT Service Providers

## Financing Tips in NDT

Financing as a **Growth Engine** for Your NDT Service Company

**Cash is your most valuable asset. Financing allows you to keep your cash resources in reserve. Use of equipment generates cash flow that will cover the monthly payment and generate additional revenue. This facilitates growth of your company's capabilities and top line revenue.**

With financing, you can depreciate the value of the equipment in the year it is acquired, even though you are **financing** it over a longer term.

Another option is an **operating lease** where you can address technology obsolescence but with the following added benefits of a lease:

- Lower monthly payment
- End of term options that allow for future upgrades or replacements (Return, Purchase, Continue to Finance)

Financing and leasing allow you to turn capex equipment into opex to maintain cash flow for payroll, training, and other expenses. actually made.



### Why should your customer consider financing with CIVISTA?

CIVISTA's solutions can be structured as financings, leases or even rentals and may include lower upfront payment options if your company is cash-flow sensitive.

Get the right equipment (with all the features and benefits you want) with affordable monthly payments.

At CIVISTA, understanding your unique needs is the top priority when providing finance solutions.

### We are NDT Equipment Finance Experts.

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### What Clients are Saying ★★★★★

*"They are a rare triple threat in that they provide competitive options, they understand the environment/products of the nondestructive testing industry, and offer deliverables to exceed the demanding turnaround times required by the NDT Industry."*

*"Civista has been an important partner to our business growth over the past year. As a small business, there are certain obstacles that can limit your potential growth (i.e., high-cost equipment acquisition). Having Civista as a financial loan partner has been essential..."*

### Your NDT Financing Specialists



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