



Food and beverage production financing

With nearly five decades of equipment financing and agricultural equipment experience, Key Equipment Finance now brings focused expertise to the food and beverage sector. By offering strong capital and industry knowledge when and where you need it most, we can help you create strategies and acquire the equipment your organization needs to grow and stay competitive.

Market disruption redefined

How has your business changed since 2020? Amidst today's shifting consumer trends, restricted supply chains, scarcer distribution channels, and increasing labor conditions, innovation and growth initiatives may seem a luxury. But given the right tools, certain organizations not only survive economic shock waves; they can thrive in the face of unprecedented change. Here's how.

Empowering resources

When you have access to capital, industry expertise, and service, opportunities abound. We offer all of these, plus a dedicated team that supports food and beverage processors, packagers, and distributors throughout the U.S. You, too, can acquire the equipment you need now and rely on Key to help you:

- Enhance cash flow, budgeting, and forecasting with fixed monthly payments
- Choose reasonable, longer terms
- Save working capital and credit lines to invest in other business initiatives
- Make progress payments to keep projects moving and foster vendor relationships
- Use 100% financing to combine hard assets and all related costs like sales tax, delivery, and installation



Food and beverage assets financed

- ▶ Food manufacturing and processing
- ▶ Trucks and trailers
- ▶ Material handling
- ▶ Warehousing and conveying systems
- ▶ Energy efficiency projects



Our consultative, comprehensive approach

We at Key take the time to understand your objectives and goals and tailor a scalable strategy to achieve them. Our combined industry experience and resident expertise in underwriting, asset management, and documentation span a broad range of customized solutions. With reasonable terms matched to the predictable life of the equipment financed, our structures include:

- Loans
- Capital leases
- FMV leases with Early Buyout Options (EBOs)
- Capped leases
- TRAC and Split TRAC leases
- Synthetic leases

Leverage a long-standing record of trust

As a division of KeyBank, with assets exceeding \$176 billion,¹ Key Equipment Finance is the nation's fifth largest equipment finance company. Our reputation as an industry leader is built on a steadfast commitment to our clients and service-first principles to support their mission.

Contact us today to discuss how we can help you create opportunities and succeed, both now and in the future. We look forward to working with you.

To learn more, contact:

Chuck Sharbrough • Senior Vice President & Director, Key Equipment Finance at 949-929-2526
or chuck.sharbrough@key.com

Key Equipment Finance



Food and beverage production financing

2 of 2

¹https://s23.q4cdn.com/646737342/files/doc_financials/2021/q1/KEY-1Q21-Conf-Call-Slides-vF.pdf

This document is designed to provide general information only and is not comprehensive nor is it legal, accounting, or tax advice. KeyBank does not make any warranties regarding the results obtained from the use of this information. Credit products are subject to credit approval, terms, conditions, and availability and subject to change. Key Equipment Finance is a division of KeyBank.

Key.com is a federally registered service mark of KeyCorp. ©2021 KeyCorp. All rights reserved. **KeyBank is Member FDIC.** 210625-1117973