



## Customer Advantages and Reasons Clubs Lease with VGM Financial Services

- Conserve CASH FLOW - We Understand Your BUDGET
- CONVENIENCE & FLEXIBILITY
- COMPETITIVE RATES - Compare Us to Them
- VGMFS is specific to the GOLF INDUSTRY
- Ability to BUNDLE PAYMENTS from different companies into one simple lease payment.

 <b>GOLF CARS</b>	 <b>TURF EQUIPMENT</b>	 <b>OTHER</b>
<ul style="list-style-type: none"> <li>• Early Rolls</li> <li>• Competitive Leases &amp; \$1.00 Purchase Options</li> <li>• VGMFS, as an independent source, gives you flexibility to purchase any golf cars - <u>ASK HOW!</u></li> </ul>	<ul style="list-style-type: none"> <li>• True leases &amp; \$1.00 Buyouts</li> <li>• Flexible Lease Programs</li> <li>• Unique Renewal &amp; Buyout Options</li> <li>• Bundle multiple manufacturers into one lease payment</li> </ul>	<ul style="list-style-type: none"> <li>• We can also finance anything* you need in terms of capital equipment, irrigation equipment, kitchen/club house remodels, point of sale systems, GPS Systems and more.</li> </ul> <p style="text-align: right;"><i>*Virtually Anything!</i></p>

As a division of TCF Financial Corp. (NYSE: TCB), VGM Financial Services has a strong source of capital and is devoted to financing the golf industry. VGMFS is the preferred lending source for VGM Club, the nation's largest member service organization that assists clubs with their purchasing.

**Call TODAY**  
for a **FREE Consultation**

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