

**S**ad to say, but the super-low municipal interest rates that had bottomed out two years ago are history. Can your agency afford higher prices for the same equipment in 2023? Are you ready?



# Interest Rates Are Still Way Up!

7 Rate Increases in 2022. 3 Increases in 2023.  
& More May be Coming!

It's "the perfect storm!"

And most governments can't financially "out-manuever" long-term economic trends like sky-high interest rates and mushrooming inflation.

## WALL STREET JOURNAL

*"Fed Boosts Rates Amid Bank Turmoil"*

*"Fed Lifts Interest Rates" (7 Increases in 2022, 3 in 2023!)*

*Fed Plans to Keep Raising Rates*

*"Inflation Hits 40-year high"*

*"Fed's Rate Increases Are the Biggest In 30 Years"*

*"Surging Interest Rates Ripple Through Economy"*

*"Interest Rate Increases Sting..."*

**Whammy!** Every government acquisition's "all-in" cost will be significantly higher in the next 12 months. Your agency will be spending more for everything and getting less as **INTEREST KEEP INCHING UP** from historically low rates just 24 months ago.

**Double Whammy!!** Inflation (nearly flat for years) is driving up vehicle & equipment costs. **INFLATION IS HIGHER THAN IT'S BEEN IN 40 YEARS.** There are no indications that this is just "temporary."

It's time to invest in saving money

## Lock in today's rates, or lose them!

**Waiting will likely cost more!** Prices are up on everything in a matter of 24 months. But you can still lock in current equipment pricing and lock in our lower government interest rates and payments--for years. Get a fast, free **one-page lease-to-own quote** for government fleet vehicles, law enforcement, fire, school, IT, construction, public works, energy upgrades, IT hardware, and software. **See the payments and interest rates** on whatever you're going to need. *What's the downside to knowing?*

**First Capital Equipment Leasing Corp.**

[www.Municipal-Leasing.com](http://www.Municipal-Leasing.com) • [www.Police-Lease.com](http://www.Police-Lease.com)

**800-541-0114 x-22**

**35!**  
Celebrating 35 Years  
April 4, 2020

