

All Your Commercial Equipment Needs
From Phone Systems to JETS
\$5,000 to \$\$\$\$\$Millions



Funding Visions Developing Dreams

Issue: November 2007

Did You Know?

The dot over the letter "i" is called a "tittle".

"Taxi" is spelled exactly the same in English, French, German, Swedish, Portuguese and Dutch.

Quotes

"My tastes are simple; I am easily satisfied with the best."

Winston Churchill

"It's kind of fun to do the impossible."

Walt Disney

Definitions

PUT Option

(Purchase Upon Termination)
PUT is a specific agreement in a lease that legally requires the lessee or a third party to purchase the equipment for a predetermined amount or percentage of the original purchase price, at the conclusion of the lease term. It can be offered in conjunction with a FMV Lease.

Newsletter

The JGI Companies

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WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients, our vendors and their businesses. We want you to be well informed about financing choices and we want your business to grow as a result. We will endeavor to deliver relevant & timely information that will make your job easier. We welcome any suggestions you may have or ideas for topics you are interested in. Always feel free to contact us with any questions. We are here to help you find the best solution for you or your clients and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director



The entire staff at the JGI Companies would like to take this opportunity to wish all our clients, vendors and business partners a prosperous holiday season.

Merry Christmas!

Happy Hanukkah!



Check out previous editions of our newsletter along with other valuable information at www.jgicompanies.com.

How To Improve Your Credit Scores

Several months ago, the main article in our newsletter was on free credit reports. By now, I hope all of you have requested your reports. If not, please go to our website – www.jgicompanies.com, Equipment Leasing & Funding's drop down menu; click on Monthly Newsletters; & click on August 2007 to review that article. If, like so many others, you found out that your credit report was not perfect, we would now like to offer you a few suggestions to help improve your "score". Keep in mind that it takes times to improve your scores. Don't be fooled by companies that make unrealistic promises. There are no quick fixes.

Dispute any errors you found on your report: Send a letter to the reporting agency with a copy going to the creditor explaining the dispute and request an investigation. Make sure you send it by certified mail, return receipt requested along with any supporting documents you may have.

Improve Your Payment History: It's simple. Always pay your bills on time. Approximately 35% of your score is based on your payment history. If you run into a problem, call your creditors immediately and work out a payment agreement.

Keep Debt to a Minimum: Approximately 30% of your score is based on how much debt you have. Keep your credit card balances low. The higher the amount available is, the better. Keep in mind that not all debt is bad. Mortgage and good installment loan debt like vehicles can help. Pay off debt; don't move it around. You don't always need to close unused accounts. This can reduce the total amount of available credit. Credit Analysts like to see 50% of your credit card line available.

Length of Credit History: A longer credit history will generally help your score provided it is paid as agreed. Only time itself can improve this aspect of your score, so manage it wisely.

Manage New Credit With Care: Don't take on too much new credit too quickly. Approximately 10% of your score is based on how many new account you have. Also you want to avoid having several credit inquiries during a short period of time. Checking your own credit report does not affect your score. If you have had credit problems in the past, try to open a few new accounts over a period of time; pay them on time and don't max out your credit limits on them. Be responsible will all debt and keep in mind that bankruptcies stay on your credit report for 10 years while most others, good or bad, stay on for 7 years.

If you do not wish to receive this newsletter, please reply back and type unsubscribe in the subject line.