



THE OPTIMUS GROUP

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Blaine Ung

Office: 949.862.0555

Effects of Credit Crisis Not Equal Across All Borrowers

Credit for Equipment Finance still Available for Corporations with BB- or Above Credit Ratings.

Mission Viejo, CA October 20th, 2008 – While the unprecedented credit crisis has impacted many corporate borrowers, those companies with solid balance sheets and credit ratings of BB- or above can still benefit from seasonal 4th Quarter pricing and special accounting incentives such as Bonus Depreciation which is set to expire on December 31st of this year.

Bonus Depreciation was a provision included in this year's Economic Stimulus Plan and applies towards the purchase of equipment that exceeds \$250,000. The main benefit of this provision is to give businesses an opportunity to accelerate the depreciation of a large purchase.

Normally, if a company acquired \$1,000,000 in equipment, the company could claim depreciation in the first year of \$200,000 (20% of \$1 million). However with the new Bonus Depreciation, that same company could deduct \$600,000 in the first year (a 50% Bonus depreciation of \$500,000, plus \$100,000 which is 20% of the \$500,000). The remaining cost can be depreciated over the remaining recovery period.

The Optimus Group provides a lease advisory program designed for corporate finance executives who manage multiple lease lending sources to satisfy their capital expenditure purchases. Specifically designed for companies with BB- credit or above, the lease advisory program provides corporate finance departments with independent analysis of existing and alternative financing sources.

Given the present volatile lending environment where pricing has fluctuated 50bps to 350bps, corporate finance executives require quantifiable insight into the current lending environment.

In a research note to clients, The Optimus Group strongly recommended that Corporate Finance and Treasury departments re-evaluate their current equipment finance programs in light of the new realities being imposed by lenders.

The Optimus Group (www.optimusgroup.com) is an independent financial advisory firm that negotiates with leasing companies and banks on its clients' behalf. The Optimus Group's independence eliminates any conflict of interest unlike third party representatives which have inherent conflicts. In most cases, The Optimus Group, through its expertise in

lease/loan contracts, is able to reduce total lease expenses by at least 10% to 15%. A typical Optimus Group client invests over \$5 million in new equipment annually. For further information, contact Blaine Ung at 949.862.0555 or visit the The Optimus Group website at:

<http://www.optimusgroup.com> [The Optimus Group]

###