

We Make It Possible



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*A*s the year winds down (can you believe it?!), our team is laser-focused on helping customers make smart year-end purchases that maximize 2025 tax deductions.

Our Q4 newsletter dives into Section 179—highlighting how this powerful tax incentive can fuel your business growth through strategic buying.

Need help planning your year-end purchases? Reach out anytime. We're here to help!

We Make It Possible...together!

Tatum Noreen

Tatum Noreen, CLFP
Inside Sales Manager



Oakmont Capital Services

JA Mitsui Leasing Group

2025 Guide to Section 179

Smarter Investments, Bigger Deductions

If you're a business owner planning to invest in equipment, vehicles, or technology, as you prepare for year-end, consider Section 179 to enhance your long-term business health. Section 179 of the IRS tax code remains one of the most powerful tools to reduce your taxable income. And thanks to the newly enacted One Big Beautiful Bill Act (OBBBA), the benefits have improved for small and medium-sized businesses.

What Is Section 179?

Section 179 allows businesses to deduct the full purchase price of qualifying equipment and software purchased or financed during the tax year. Instead of depreciating assets over several years, you can write off the entire cost in the year the asset is placed in service — a major cash flow advantage.

What Changed For 2025?

The OBBBA dramatically expanded Section 179 limits, making it more accessible and impactful for businesses:

	Deduction Limit \$2,500,000 \$1,220,000 in 2024		Spending Cap \$3,130,000 \$3,050,000 in 2024		Bonus Depreciation 100%* 60% in 2024
*For assets acquired on or after January 20, 2025. New and used equipment eligible.					

What Qualifies for Section 179?



Transition Rules for Early 2025

The old phase-down schedule still applies to property placed in service between January 1 and January 19, 2025, resulting in a 40% bonus depreciation rate for that period.

Strategic Planning Tips

With the expanded limits, businesses can now:

- ▶ **Deduct up to \$2.5 million** in qualifying purchases
- ▶ **Avoid depreciation** schedules for faster tax relief
- ▶ **Time purchases** to stay under the \$4 million phase-out threshold (note: deductions start to be reduced dollar-for-dollar only after a business places more than \$4 million in qualifying property in service during the year)
- ▶ **Combine Section 179 with 100% bonus depreciation**, which was also made permanent under the OBBBA

Taxable Income Limitation

Unlike bonus depreciation, the Section 179 deduction cannot exceed a business's taxable income for the year. However, any amount over the limit can be carried forward to future years.

Example: How Much Can You Save?

Let's say your business purchases qualifying equipment in 2025	\$2.5MM
Deduction	\$2.5MM
Corporate tax rate	21%
Tax savings	\$525,000
For pass-through entities with owners in higher tax brackets, the savings could be even greater	Up to \$925,000

Things to Keep in Mind

- ▶ Section 179 deductions are limited to taxable income — you can't use it to create a net loss.
- ▶ State conformity varies. Some states don't follow federal Section 179 rules, so consult your tax advisor.
- ▶ Bonus depreciation applies to all assets in a class, while Section 179 lets you pick and choose which assets to expense.

What Are Next Steps?

Want help navigating your 2025 equipment purchases? Contact an OCS Account Manager to plan and get pre-approved to make purchases by December 31, 2025.

Reach out any time at **877-701-2391** or accountmanagers@oakmontfinance.com.

Discover Section 179 with OCS's Resources Page!

Explore short, informative videos that break down the tax code and show how it applies to your business. Use our interactive calculator to estimate your potential savings and more!

[Section 179 Resource Page >>](#)

Tips



Choose the Right Filing Method

Whether you file on a cash or accrual basis, the approach can significantly impact your deductions and overall tax benefit. Work with your accountant to ensure your filing method supports your long-term growth strategy.



Time Equipment Purchases Wisely

The timing of when equipment is acquired and placed into service can affect your tax liability. Planning purchases with your accountant before year-end can help you take full advantage of available deductions.



Stay Financially Organized

Keeping your records, invoices, and financial statements up to date makes it easier for your accountant to identify savings opportunities—and ensures you're prepared for any changes in tax laws.



Think Beyond the Tax Return

Accountants do more than file taxes. They can help you plan equipment lifecycles, budget for replacements, and position your business for sustainable growth.

FAQs



Does OCS finance used and/or specialty equipment?

Yes—OCS can finance equipment that is essential to your business operations or generates income. Examples include work pickup trucks, trailers, survey equipment, machine attachments, and technology integrated with machinery.



Can I finance soft costs or zero-value costs?

Yes, in some cases. These costs may be eligible for financing depending on your business experience and time in operation, as evaluated by our credit team alongside standard credit parameters.

Upcoming Tradeshows

OCS' finance pros are excited to hit the road again—meeting customers, vendors, and manufacturer partners, answering questions on the show floor, checking out new equipment, and expanding their industry knowledge.

Come visit us at an upcoming show, and let us know if there's a location or event you think we should add to our travel list!



January 19-21, 2026



February 10-12, 2026



February 17-19, 2026



February 26-27, 2026



March 2-4, 2026



March 10-13, 2026



March 18-19, 2026



March 26-27, 2026

Certified...and Proud!



Nearly half of OCS team members are **Certified Lease & Finance Professionals (CLFPs)**—a distinction that places us in the Top 10 nationwide for the most CLFPs among equipment finance companies.

Why is this important?

A Certified Lease & Finance Professional (CLFP) is a recognized expert in the equipment leasing and finance industry who has demonstrated advanced knowledge, ethical standards, and commitment through rigorous testing and continuing education.

What the CLFP Designation Means

- Industry Credential: It's the premier certification for professionals in commercial equipment leasing and finance.
- Global Recognition: With nearly 1,700 professionals certified worldwide, CLFP is the gold standard in equipment finance.
- Professional Excellence: CLFPs are known for their technical expertise, ethical conduct, and dedication to the industry.

OCS is proud to invest in excellence—because our customers and partners deserve nothing less!

Amanda Bialka	Kristy Doll	Tracey Elfering	Sean Eidle	Clay Fischer	Jen Foulds	Jayme Gerads	Andrew Halladay
Mikki Henkelman	Jackie Hernandez	Adam Horsch	D.J. Jackson	Missy Koltes	George Krusen	Elise Linn	Daryn Lecy
37 CLFP's and counting			Joe Leonard	Mindy Lund	Michael McElroy	Alicia Moening	Hailey Nathe
Tatum Noreen	Alyson Och	Jim Peach	Keara Piekanski	Nancy Pistorio	Chad Primus	Laura Salzl	Molly Sand
Jodie Schimek	Tracy Schneider	Maggie Terres	Jackie Thielen	Amanda Town	Lana Wensman	Stephanie Wentland	Maria Zimny

Fast Fun Facts About Our Conscientious Credit Analysts

OCS is proud of our high-tech, high-touch approach.

We combine advanced technology with personalized service in our underwriting process—ensuring efficiency while carefully reviewing each credit profile to give every applicant a fair opportunity to secure funding. Meet three of our analysts below!



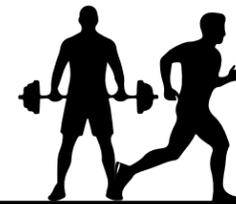
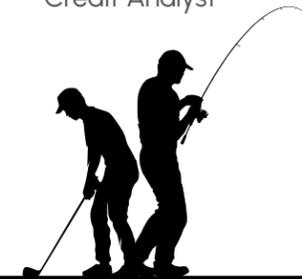
Alyson Och
Credit Analyst



Adam Horsch
Credit Analyst



Isaac Nett
Credit Analyst



What's your favorite way to spend a weekend?

I love spending time with my husband, animals, family, and friends. Our weekends are typically full between going out and tackling projects at home.

I enjoy fishing on several of Minnesota's 10,000 lakes or golfing at a nearby course - lots of time spent outdoors.

I am an avid lifter but have decided to pick up running as well in the past year, which I have absolutely loved.

What's your favorite part of working in equipment financing?

I love seeing all the different types of businesses and equipment requested. I learn something new every day which keeps me on my toes. Every day is different and that's what I love about it.

What's one tip you'd give customers to improve their credit profile?

Establish a credit profile early even if it is something small, like a credit card. The more you do early for your personal or business credit, the faster you will build a healthy profile.

What's the most rewarding deal you've worked on and why?

I worked with a former military veteran, who owned a landscaping company. He mowed lawns for other former military veterans who were not physically able. It was very rewarding to provide the financing to help other military veterans in need.

OCS Holiday Closure Schedule

Thanksgiving:

Thursday, November 27, 2025
(Thanksgiving Day)

Friday, November 28, 2025

Christmas:

Thursday, December 25, 2025
(Christmas Day)

Friday, December 26, 2025

New Year's:

Thursday, January 1, 2026
(New Year's Day)

We are closed these days and will be available to Make It Possible for you every other day from now until the end of the year (and beyond!).

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Explore Our New and Improved Website!

[We've redesigned it](#) with YOU in mind—featuring more industry-specific insights, an expanded FAQ section, details about our mission, charitable initiatives, and awards. Plus, new customers can enjoy a simplified application process!

[Explore our newly designed website](#)

Reviews

Have you left a Google review? [We'd love to hear from you.](#)



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