



# BENEFITS OF FINANCING

## Cash Flow is King

Effective cash flow management is an extremely important element to a successful business – small or large. Equipment financing offers business owners a means to acquire equipment based on an operating budget – not based on capital or cash on hand.

Equipment financing is an option which enables any business to acquire new equipment – or upgrade existing equipment while avoiding the inefficiencies of obsolescence. Financing also means postponing the ultimate purchase decision for a piece of equipment until the end of the financing term.

## ADDITIONAL BENEFITS INCLUDE:

**Tax Treatment** - The tax incentives for purchasing new equipment have never been greater. By offering your customers a lease to purchase option, the amount they save in taxes could be greater than what they pay in the first year of a lease. Their new equipment could make them money from day one!

**100% Financing** - Since a lease often doesn't require a down payment, it's equivalent to 100% financing.

**Flexibility** - As businesses grow and needs change, the customer may be able to add or upgrade equipment at any point during the financing term.

**Asset Management** - Financing provides the use of equipment for specific periods of time at fixed payments. The financing company assumes and manages the risk of equipment ownership. At the end of the term, if the customer elects to return the equipment, the financing company is responsible for the disposition of the asset.

**Flexible End of Term Options** - There are typically three flexible options at the end of a term. The customer can return the equipment, purchase the equipment from the finance company or extend the financing for an additional period of time.

For more information, please call:

Marlin Business Services Corp.\* is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses. Marlin has extended \$3 billion in financing by providing tailored financing programs and competitive lease structures. In 2008, Marlin opened Marlin Business Bank\*, a commercial bank chartered by the State of Utah and a member of the Federal Reserve System. Our bank provides flexibility and diversity to our corporate funding strategy through the issuance of certificates of deposit. Marlin Business Services Corp. is publicly traded on the NASDAQ: MRLN, well-capitalized and an industry leader in small-ticket financing.



## Top 5 Reasons to Finance Equipment

1. Ability to adopt technology faster
2. Frees bank lines of credit
3. Provides an alternative credit source
4. Improves cash forecasting and budgeting
5. Retention of capital to generate earnings





# TOP 6 REASONS

## Why Companies Choose Equipment Financing

Financing equipment can help your business survive the periodic volatility in our economy, and also prepare you for the next boom. Equipment financing companies can help you manage your cash flow, guard against obsolescence, increase financial flexibility, and reduce your tax burden. These advantages can apply to most any equipment.

### TOP 6 REASONS TO USE EQUIPMENT FINANCING COMPANIES:

The Equipment Leasing Association surveyed small and mid-size businesses, and asked them to list reasons of why they decided to use equipment leasing rather than buying equipment.

- 1. **35% Stated Cash Flow as the Primary Factor** - This may be especially important in the capital intensive industries.
- 2. **17% Sited Dollar Value** - Equipment financing companies offer fixed rate financing for payments that remain the same throughout the term of the lease regardless of interest rate fluctuations.
- 3. **13% Preferred the Convenience & Flexibility with Equipment Leasing Companies** - there are endless ways to configure a lease. For example, it may take months for your new furnace to operate at peak efficiency, so an equipment lease may be set so there are no payments or smaller payments for the first several months. If your business is seasonal, equipment leasing companies can structure your lease with variable payments.
- 4. **13% Claimed Taxes were the Main Attraction** - A lease can be structured as an operating lease so payments are tax deductible and the equipment lease obligation remains off the balance sheet.
- 5. **13% of Companies Preferred Maintenance Options** - Equipment financing companies can include maintenance costs in the lease, therefore reducing maintenance cost variations.
- 6. **9% Felt Leasing Helped Them Stay Abreast of the Latest Technology** - If the equipment is no longer useful to your business at the end of the lease, the lessee may choose not to exercise the lease end purchase option.



### Also Consider:

**Expanded Credit Availability** - Equipment financing normally doesn't impact your bank credit relationship, preserving your banks credit availability for short-term credit needs. Also, if a lease is structured as an operating lease, the lease obligation may not affect leverage ratios in bank loan agreement covenants.

**Circumventing Budget Restrictions** - Many companies consider equipment financing an expense item not requiring a capital budget review process. If you are looking at equipment financing companies for your business, consider Marlin. Discover the advantages of using Marlin for your equipment leasing needs today.

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300 Fellowship Road  
Mount Laurel, NJ 08054  
Phone: 888-479-9111, Fax: 888-479-1100





# MARLIN

At A Glance

Marlin Business Services Corp.<sup>®</sup> is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses. Marlin is a direct lender and our services enable businesses' the ability to preserve capital and adapt new technology.

We service business customers nationwide and our mission is to:

1. Offer straight forward, competitively priced equipment financing products
2. Deliver our products with exceptional customer service and convenience
3. Support our clients in reaching their business growth objectives

Marlin has been working with the small and mid-size business community since 1997. We have product options, financing expertise and the funding support needed to keep business moving forward.

For more information, please call:

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- Publicly Traded: NASDAQ: MRLN
- \$175 Million in tangible net worth
- \$3 Billion in financing extended to small and mid-size businesses
- Marlin Business Bank<sup>®</sup> Subsidiary
- AssuranceOne, Ltd., Marlin's Insurance Subsidiary
- Dedicated to providing excellent service

#### CORPORATE OFFICES

300 Fellowship Road • Mount Laurel, NJ 08054 • Phone: 888-479-9111 • Fax: 888-479-1100  
1500 John F. Kennedy Blvd., Suite 330 • Philadelphia, PA 19102 • Phone: 888-479-9111 • Fax: 800-303-9545  
www.marlincorp.com



# EQUIPMENT LEASE CREDIT APPLICATION

INTERNAL USE

App # \_\_\_\_\_  
Sales Rep \_\_\_\_\_

www.marlinleasing.com

Northeastern Division • 300 Fellowship Road • Mount Laurel, NJ 08054 • phone: 888.479.9111 • fax: 888.479.1100

Lease Acceptance Office • 520 Walnut Street, Suite 1150 • Philadelphia, PA 19106

The business equipment you are acquiring can be leased (subject to acceptance by Marlin Leasing) under the following terms:

TOTAL EQUIPMENT COST: \$ \_\_\_\_\_ Term: \_\_\_\_\_ mos. Rate Factor Used: \_\_\_\_\_  
Monthly Payment (plus applicable taxes): \$ \_\_\_\_\_ Purchase Option: \_\_\_\_\_  
Advance Rentals: \$ \_\_\_\_\_ Security Deposit: \$ \_\_\_\_\_ Other: \_\_\_\_\_

**EQUIPMENT BEING LEASED** (Include quantity, make, model, serial number and accessories.)  **CHECK HERE IF EQUIPMENT IS USED.**

\_\_\_\_\_

Equipment Location (If different than below): \_\_\_\_\_  
Street City State Zip

**LESSEE INFORMATION** **MAY WE CONTACT LESSEE IF ADDITIONAL INFORMATION IS NEEDED?**  **YES**  **NO**

Full Legal Business Name: \_\_\_\_\_ Contact Person \_\_\_\_\_

Address: \_\_\_\_\_  
Street City County State Zip

E-Mail: \_\_\_\_\_ Internet Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Federal Tax ID #: \_\_\_\_\_ Years in Business: \_\_\_\_\_

Nature of Business: \_\_\_\_\_ Years of Ownership: \_\_\_\_\_

State of Incorporation/Organization: \_\_\_\_\_ Business Type:  Corp.  Limited Liability Corp.  Partnership  Proprietorship

## OWNERS, PARTNERS OR GUARANTORS

1) Name: \_\_\_\_\_ Title: \_\_\_\_\_ SS#: \_\_\_\_\_

Home Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

2) Name: \_\_\_\_\_ Title: \_\_\_\_\_ SS#: \_\_\_\_\_

Home Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

## BANK INFORMATION

Name of Bank: \_\_\_\_\_ Bank Officer: \_\_\_\_\_

Phone: \_\_\_\_\_ Deposit/Check Acct. #: \_\_\_\_\_ Loan Acct. #: \_\_\_\_\_

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Phone: \_\_\_\_\_ Deposit/Check Acct. #: \_\_\_\_\_ Loan Acct. #: \_\_\_\_\_

## TRADE REFERENCE

Name of Supplier: \_\_\_\_\_ Contact: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

## VENDOR INFORMATION **DEALER GROUP CODE:** \_\_\_\_\_

Name: \_\_\_\_\_ Contact Person \_\_\_\_\_

Address: \_\_\_\_\_  
Street City County State Zip

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_

The person(s) supplying the above information certifies to Marlin Leasing Corporation that it is true and correct. The Owners/Partners/Guarantors recognize that their individual credit histories may be a factor in the evaluation of the lease applicant and, thus, authorize Marlin Leasing Corporation or its designee to investigate their personal credit status. This includes obtaining and using their consumer credit reports from time to time in the credit evaluation and collection processes.