



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 publicly traded bank holding company (NASDAQ: MRLN) that provides nationwide commercial financing. Marlin specializes in providing innovative equipment financial solutions and working capital loans for small businesses. Since 1997, Marlin has extended \$4 billion in financing to over 300,000 business clients. Marlin's value proposition is centered around providing excellent service and delivering on commitments made to equipment dealers, manufacturers, resellers, distributors, brokers and their customers.



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

