

# Benefits of Financing

# for Your Company and Your Customers

Financing your Snap-On products and services with Marlin is a great alternative for both the Snap-On rep and the customer.

## Benefits to the Snap-On Rep:

- · Receive funding faster
- · Recommend what is really needed and take the focus off price
- Increase your sales
- Expedite the sales process
- Decrease accounts receivable days creating opportunity to upsell
- Flexibility to meet budget constraints of your customers
- · Allows resellers to pre-qualify end customers
- Facilitate repeat business

#### Benefits to the Customer

- · Afford what is really needed now
- · Ability to manage cash flow
- Preservation of capital and bank lines
- 100% Financing
- Fixed monthly payments
- Flexible Options such as 90 Day Deferral
- Simple Approval Process

### Easy Application Process:

- Apply for financing credit and obtain a credit decision within 2-4 hours
- Upon approval, finance documents will be sent to the end customer



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#### **About Marlin**

Marlin Business Services Corp. (NASDAQ: MRLN), through its wholly owned subsidiary, Marlin Business Bank, is a nationwide provider of capital solutions to small businesses. With over 20 years of experience and an emphasis on partner relationships, we have structured our funding solutions with a level of flexibility and ease to meet the needs of a wide variety of industries. So while we offer lending products directly to small business owners, we also offer financing programs to equipment manufacturers, distributors, dealers and others.

