

# Choosing what's best for small business owners

## Lease vs. Cash Purchase vs. Bank Loan

Financing equipment or software through Marlin is the better way to serve your customers. We understand you and your customers have options. But as supporters of small businesses like yours, we offer the best financing options for equipment and software. See how purchases and bank loans stack up against our financing

Can My Customers...	Financing	Cash Purchase	Bank Loan
Acquire equipment without a substantial cash outlay?	YES	NO	NO, Most banks require a large down payment.
Upgrade or add equipment without difficulty?	YES	NO	NO, Most banks require reapplication for another loan.
Match payments to their current cash flow?	YES	NO	NO
Avoid affecting their bank lines of credit?	YES	N/A	NO, In fact, they will be affecting it a great deal.
Delay payments until after the equipment begins to pay off	YES	NO	NO, Payment is required right away.
Get approved for financing in one day?	YES	N/A	NO, It could take days or even weeks.
Deduct all or most of the monthly payment from their taxable income?	YES	N/A	NO



## 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.

For financing information, please email [johnbean@marlincapitalsolutions.com](mailto:johnbean@marlincapitalsolutions.com) or contact:

Jordan Borenstein at 856-505-4252