

## Tax-Exempt Financing

### For City, County and State Government Entities

Marlin makes financing an attractive option for government entities with tight budget constraints.

#### Debt:

Tax exempt financing obligations are NOT considered debt, but a current expense and does not impact the municipalities available debt limitations.

#### 100% Financing:

Public entities are able to include soft-costs such as delivery and installation.

#### Quick and Simple:

Credit decisions are issued within 4 hours and documentation is supplied either the same day or the next business day.

#### Budget Saver:

Financing allows public entities to acquire the equipment they need now rather than waiting until the next fiscal year.

#### Matching Terms:

Agreements may be designed to match the term for the expected useful life of the asset.

#### Flexibility:

Payments can be made upon installation or in some instances delayed until the next fiscal year.

#### Acquire Your Asset Without Acquiring Debt:

Payments are subject to annual appropriations, which means the obligation is not subject to statutory debt limitations. Since no debt is created, the finance agreements do not require voter approval.



### 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 more information on this program, please contact:

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