

# Benefits of Financing

## for your business and your customers

Offering a financing option for equipment and software is a great alternative for both dealers and customers.

### Benefits to the Dealer:

- Recommend what is really needed
- Increase sales and transaction size
- Expedite the sales process
- Decrease accounts receivable days
- Flexibility to meet customer's budget constraints
- Allows dealers to pre-qualify end customers

### Benefits to the Customer

- Afford what is really needed
- 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

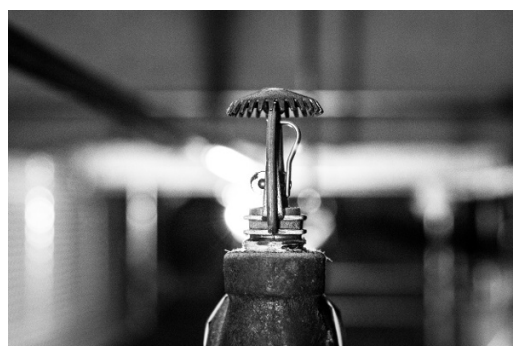
### Easy Application Process:

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

For financing information, please call:

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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.