



## 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



#### 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.

Remember, help from your Marlin Account Executive is just a phone call away.

For financing information, please call:

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