

# LOGIC OF FINANCING

## Finance vs. Credit Card Purchase vs. Bank Loan

Financing your equipment or software purchase is a smart payment option for your business.

Which method is right for you?

CAN I...	FINANCING	CREDIT CARD	BANK LOAN
Acquire equipment easier and for less?	<b>YES</b>	<b>NO</b>	<b>NO.</b> Most banks require a large down payment.
Upgrade or add equipment without difficulty?	<b>YES</b>	<b>NO</b>	<b>NO.</b> Most banks require reapplication for another loan.
Match payments to your current cash flow?	<b>YES</b>	<b>NO</b>	<b>NO</b>
Avoid affecting your bank lines of credit?	<b>YES</b>	<b>N/A</b>	<b>NO.</b> In fact, they will be affecting it a great deal.
Customize your payment plan or even defer payments?	<b>YES</b>	<b>NO</b>	<b>NO.</b>
Get approved for financing in one day?	<b>YES</b>	<b>N/A</b>	<b>NO.</b> It could take days or even weeks.



## 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

For more information, please call:

Marlin Business Services Corp.\* is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses. Marlin has extended \$3 billion in financing by providing tailored financing programs and competitive lease structures. In 2008, Marlin opened Marlin Business Bank\*, a commercial bank chartered by the State of Utah and a member of the Federal Reserve System. Our bank provides flexibility and diversity to our corporate funding strategy through the issuance of certificates of deposit. Marlin Business Services Corp. is publicly traded on NASDAQ: (MRLN), well-capitalized and an industry leader in small-ticket financing.