



BENEFITS OF FINANCING

Cash Flow is King

Effective cash flow management is an extremely important element to a successful business – small or large. Equipment financing offers business owners a means to acquire equipment based on an operating budget – not based on capital or cash on hand.

Equipment financing is an option which enables any business to acquire new equipment – or upgrade existing equipment while avoiding the inefficiencies of obsolescence. Financing also means postponing the ultimate purchase decision for a piece of equipment until the end of the financing term.

ADDITIONAL BENEFITS INCLUDE:

Tax Treatment – The tax incentives for purchasing new equipment have never been greater. Using a lease to purchase option can allow your company to save more in taxes than what it would pay in the first year of a lease. The new equipment could be making money from day one!

100% Financing – Since a lease often does not require a down payment, it is equivalent to 100% financing.

Flexibility – As your company grows, and needs change, you may be able to add or upgrade equipment at any point during the financing term.

Asset Management – Financing provides the use of equipment for specific periods of time at fixed payments. The financing company assumes and manages the risk of equipment ownership. At the end of the term, if the customer elects to return the equipment, the financing company is responsible for the disposition of the asset.

Flexible End of Term Options – There are typically three flexible options at the end of a term. Your company can return the equipment, purchase the equipment from the finance company, or extend the financing for an additional period of time.



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



Watts Specialties Inc has teamed up with Marlin Equipment Finance to help you acquire the pipe cutting equipment you need today with low monthly payments.

Marlin provides a simple, convenient and hassle-free financing process, delivered with exceptional service and support.

Financing with Marlin vs. Cash Purchase vs. Bank Loan

Which method is right for you?

Can You...	Financing with Marlin	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 your current cash flow?	YES	NO	NO
avoid affecting your bank lines of credit?	YES	NO	NO. In fact, you will be affecting it a great deal.
get approval for financing in one day?	YES	N / A	NO. It could take days or even weeks.
customize your payment plan or even defer payments?	YES	NO	NO

For more information, please call:
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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 \$4 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.