

## **Nationwide Commercial Financing**

*Personalized Customer Focus*

# About Marlin Business Services Corp.®

Marlin Business Services Corp. provides lending and deposit products to the small and mid-size business community.

Marlin Business Services Corp. is a nationwide provider of equipment and software financing. Marlin specializes in providing innovative financial solutions for small and mid-size businesses. The company's principal operating subsidiary, Marlin Leasing Corporation®, finances a wide array of essential use commercial equipment.

Since 1997, Marlin has extended \$4 billion in financing to our customers by providing tailored financing programs and competitive finance structures. Marlin's value proposition is centered around service excellence and delivering on commitments made to equipment suppliers and their customers.

Marlin is a direct lender, providing credit to businesses so they can adopt new technology while preserving capital. In 2008, Marlin opened Marlin Business Bank®, a commercial bank chartered by the State of Utah and a member of the Federal Reserve System. Marlin Business Bank raises capital through the issuance of certificates of deposit.

Marlin Business Services Corp. is publicly traded on the NASDAQ: MRLN. Marlin is well-capitalized and an industry leader in small-ticket financing.

## Marlin Company Background

### STARTED IN 1997

- 17 year operating history, proven track record
- Initial Public Offering – Nov. 2003
- Industry leadership position

### NATIONAL LENDER FOCUSED ON:

- Small Business equipment financing
- Middle Market equipment financing
- Equipment dealer-based origination model

### TRANSITION TO A BANK OPERATED MODEL

- Marlin Business bank funds 100% of originations
- Offer commercial lending and deposit products

### SEASONED MANAGEMENT TEAM

- Industry Experience
- Proven ability to manage through the business cycle
- Growth oriented team with entrepreneurial culture

# Marlin

## Stable, Experienced Financing Services

### The Benefits of Commercial Financing

Financing can help manufacturers, distributors and dealers increase sales and retain customers for future sales. It allows our customers to close sales more easily, generate upgrade business, lock out the competition and improve cash flow.

Financing can remove your customers' objections to price. Instead of a lump-sum payment, your customers can enjoy your equipment and/or services through affordable, regularly scheduled payments. Financing simplifies your sales by allowing you to offer one low monthly payment for your equipment and service. This total solution package enhances your close rate and increases your profit margins.



We service business customers nationwide and our mission is to:

1. Offer straight forward, competitively priced equipment financing products
2. Deliver our products with exceptional customer service and convenience
3. Support our customers in reaching their equipment sales objectives

### Vendor Finance

Vendor Finance is our core competency. Marlin is a leader in providing business solutions for manufacturers, distributors, product resellers and dealers, so they can offer financial solutions to their customers. We maintain relationships and develop financing programs that enable our vendor customers to increase sales while providing equipment financing to small and mid-size businesses across most major industries. We facilitate the purchase of equipment by providing flexibility, financing expertise and high-quality service.

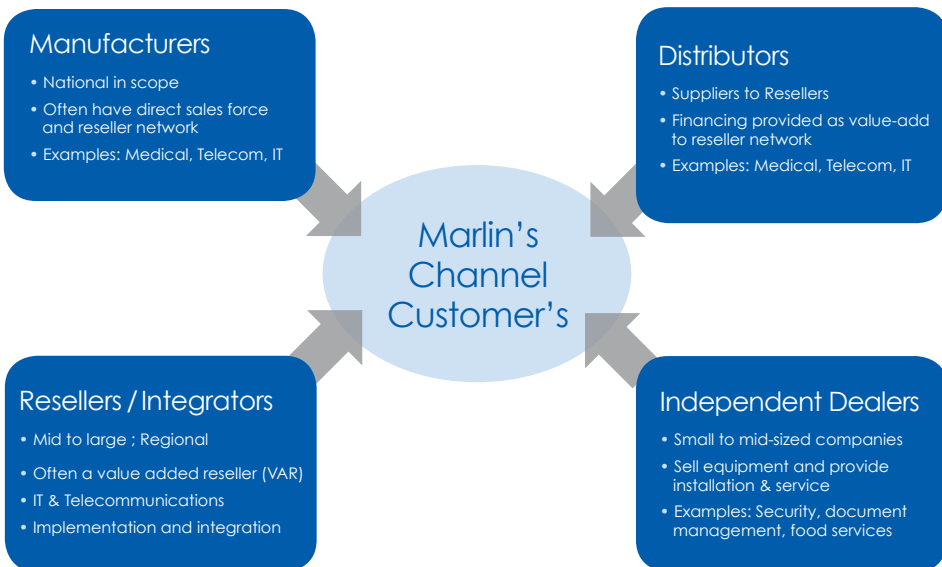
### Marlin at a Glance

- Publicly Traded: NASDAQ: MRLN
- \$4 Billion in financing extended to small businesses
- Marlin Business Bank® subsidiary
- AssuranceOne, Ltd., Marlin's insurance subsidiary
- Dedicated to providing excellent service

## Partnership Approach In Developing Business

We work closely with you to develop finance programs that support your overall business objectives. To do this, we:

- Work with you to understand your distribution strategy
- Provide customized field and inside sales support
- Provide training and education programs for your organization
- Make a commitment to Service Level Agreements
- Offer marketing support and resources to help increase sales



## About Marlin Primary Industries:

- Document Management/Copiers
- Security & Surveillance
- Information Technology
- Healthcare
- Food Services
- Light Industrial
- Manufacturing

## Marlin is a Leader in the Commercial Equipment Financing Industry

- National lender to small and mid-size businesses
- Equipment financing solutions for transactions ranging from \$5,000 to \$5,000,000
- Partner with a broad mix of equipment manufacturers and resellers
- Sales model focuses on delivering personalized, Single Point-of-Contact®, best-in-class service to our channel customers
- Operations infrastructure designed to handle high volume, low ticket transactions efficiently and expediently
- Proprietary software and data intelligence gathering drives credit decision models



# Strategic Markets

We have in-depth knowledge of your market's needs and challenges.

Marlin's vendor finance team offers specific and dedicated industry expertise combined with financing products and solutions designed to meet each industry's unique challenges. This specialization means that we have in-depth knowledge of your market's needs. We can deliver financing solutions customized to your sales objectives, processes and distribution channels.

We've built our reputation of outstanding client service by looking beyond the individual transaction. Our finance professionals are dedicated to helping our channel customers increase sales through flexible financing options and services. Learn more about some of the industries in which we specialize.



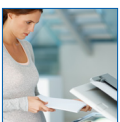
**Food Services** – Food related equipment includes food processing, food packaging, vending and restaurant equipment. Food businesses acquire equipment through independent distributors and food service dealers, as well as direct from manufacturers. Marlin has relationships with many of the top distributors and manufacturers.



**Healthcare** – Our Healthcare Financing Group focuses on programs for dentists, physicians, veterinarians as well as diagnostic and imaging labs. Since its inception, Marlin has provided financing for more than 10,000 healthcare entities.



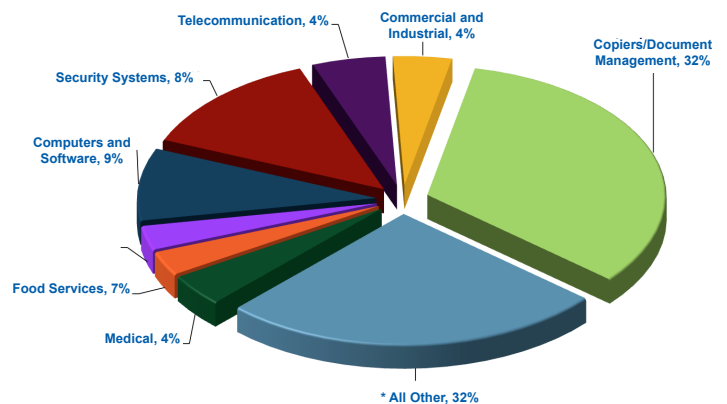
**Information Technology** – Marlin's resourceful IT financing programs enable small and mid-size companies to acquire the equipment and software they need. We provide 100% financing on computer equipment and software.



**Office Equipment** – Marlin's Office Equipment Group is recognized as a leader in providing financing services to manufacturers, vendors and dealers nationwide. We provide a variety of financing solutions, including cost-per-copy, split funding and maintenance pass-through billing.



**Security** – The security equipment market is a high-growth industry fueled by changing technology. Broad equipment categories include: surveillance cameras (CCTV), access control systems, point-of-sale anti-theft systems and airport security systems.



Source: Marlin Public Filings 2013  
\* None represent > 3% of any equipment type

# Financing Plans

## Standard Finance Plans

Flexible terms and payment options are available to your customers so they can get the equipment they need when they need it. A one-page application and an expedited process make it simple to apply. Our standard plans include:

**Fair Market Value** – Offers the most options both during and at the end of the term. FMV provides the best options for customers who want maximum flexibility at the end of the term. Customers can extend the term, return the equipment or purchase it for the fair market value.

**10% Security Deposit** – Those who can afford to pay a 10% security deposit at the beginning of the agreement can take advantage of low monthly payments. At the end of the term, the customer can use the deposit to purchase the equipment, extend the agreement or return the equipment and request a refund of the deposit.

**10% Purchase Option** – This arrangement offers the customer a fixed purchase option at the end of the term. Upon final payment, the customer can continue to finance the equipment, return it or buy it at 10% of the original equipment cost.

**\$1.00 Buy Out** – A plan for customers who are fairly certain that they wish to purchase the equipment at the end of the term. Once all payments have been made under the original term, the equipment is simply purchased for \$1.00.

## Specialized Finance Plans

**Step-Up Finance Plan** – Works well for businesses that would like their payment to grow as their businesses grow. Payments start out low and slowly increase with the growth of the business. Terms are available from 12 to 60 months with standard buyout options.

**Seasonal Finance Plan** – Works well for businesses with a seasonal clientele. Regular payments are made during the most profitable months and lower payments are made during the off-season months.

**Step Down Finance Plan** – Available for businesses with budget structures that require higher payments upfront and lower payments later in the agreement.

**Deferred Payment Plan** - Allows customers to purchase the equipment they need today and defer their payments for up to 90 days. A security deposit with one payment due in advance is required.

**Sale Leaseback** - An arrangement that allows a business to turn an equipment purchase into an equipment lease. The lessor buys the equipment and becomes the equipment owner. This increases cash flow to the business while allowing it to continue to use the equipment.

**Master Lease Agreement** - A contract that allows a lessee to acquire multiple assets over time utilizing the same terms and conditions. This eliminates the need for negotiating and executing subsequent contracts.



## About Marlin

Marlin Business Bank® is a subsidiary of Marlin Business Services Corp.® and is an FDIC insured state chartered commercial bank.

Marlin Business Bank is a member of the Federal Reserve System. The bank provides flexibility and diversity to our corporate funding strategy, enabling us to reduce our reliance on the capital markets as a primary source of funding.

AssuranceOne, LTD is Marlin's insurance subsidiary through which Marlin conveniently offers equipment insurance for most types of equipment financed with Marlin. The coverage is underwritten by American Bankers Insurance Company of Florida.

## Advantages of Financing

A photograph showing three business professionals in an office setting. Two men in white shirts and ties are seated at a desk, looking at a laptop. A woman in a grey dress stands behind them, holding a blue folder. The background features a blue wall and a wooden wall.

### Marlin Makes Financing Easy

Financing solutions from Marlin make it easy for your customers to acquire, manage and control their assets. When you choose to offer financing, your customers will enjoy many valuable benefits.

#### Protection Against Advancing Technology

Financing enables your customers to stay on top of technological advances with minimal financial impact or risk. Customers have the flexibility to add-on or upgrade during the finance term. At the end of the term, customers are given the option to return or purchase the equipment.

#### Predictable, Low Monthly Payments

Financing enables a customer to make payments over time rather than investing a lump-sum of cash upfront. Monthly payments can be tailored to fit customer budget levels or revenue streams and may be tax deductible.

#### Lower Upfront Costs

Financing reduces upfront costs, allowing your customers to obtain the assets they need now without affecting cash flow. It preserves working capital and existing credit lines and frees up cash for other operational expenses.

#### Flexible Pay Structures

Financing provides flexibility that purchasing does not offer, such as: 100% financing with no money down, payment structures that match cash flows or business cycles, and a variety of end of term finance options.

#### Ability to Bundle Costs

Financing offers the ability to bundle hardware, software and other services in one transaction. The convenience of one-stop shopping offers an immediate and affordable total solution for your customers.

#### Credit Preservation

Maintaining credit lines provides a safety net for business operation and fuel for growth. Financing provides your customers with a new source of credit, allowing them to keep existing bank lines intact for other needs.

## Vendor Resources

Marlin provides tools and resources to help you offer financing to your customers. These offerings include:

### MarlinNet®

Marlin's online dealer portal allows you to submit applications and manage your applications and contracts at your convenience.

### LeasErep

Add a customized lease-quoting tool to your web site. LeasErep is a complementary online quoting tool available exclusively to Marlin equipment dealers and channel customers.

### Training

To ensure a complete understanding of how to close more sales offering Marlin financing, we offer training for your company's internal and external sales force. Marlin offers a wide range of training options to enhance the effectiveness of your sales team, including tele-sales training and on-site training for groups.

### Value Added Services

Marlin offers many services exclusively to our equipment dealers and channel customers such as marketing support, lead generation and enhanced merchant processing services.

## Get the Most From MarlinNet® with Advanced Features

Accessible 24 hours a day, seven days a week, MarlinNet offers a complete set of helpful, smart and easy-to-use tools and resources designed with your business in mind.



### Application Search

Easy search engine tool to quickly locate applications by customer name, application number, SSN, DBA or app entry date.



### Customer Search

Existing customer search engine tool to quickly locate leases by customer name, contract number, SSN, DBA and more.



### Submit Application

Quick and easy online application submissions.



### Cost-Per-Copy

Quick and easy meter entry tools.



## Benefits of MARLINnet®

- Online application entry & tracking
- Real-time application approval notification
- Manage your active contracts
- Automated documentation
- Manage your customer database
- Real-time upgrade quotes



# Marlin Makes A Difference

## Market Knowledge

Our focus and experience in certain industries has led to in-depth knowledge of the market needs and challenges. As a result, we can provide customized programs, as well as targeted marketing and sales support.

## Dedicated Support

From centralized backoffice support to specialized regional field sales support, we build a team of specialists around your sales and service strategies. You will experience high-quality service levels and discover that the Marlin team acts as an extension of your organization.

## Comprehensive Service

We can handle the details at every stage of the finance process – letting your organization focus on capturing new business opportunities. From origination to end-of-term asset management, we can deliver the total financial solution in a seamless, hassle-free experience.

## Seamless Integration

Program integration means adding value to your business. We understand and work closely with you to ensure that our financing and sales processes are in direct alignment with yours.

## Marketing and Partner Education Services

Our marketing group can help you close more sales and increase market share by providing tools and tactics that effectively explain the benefits of financing to your customers and internal staff.

Our proven training programs are designed with the sales professional in mind, teaching them when and how to use financing to help customers acquire equipment or software for their business.

## Core Values

- Integrity without compromise
- Teamwork and collaboration
- Personal accountability
- Open honest communications
- Respect all customers and employees
- 100 % effort every day
- Set high expectations and accept nothing the less

## MARLIN'S MISSION STATEMENT

Marlin Business Services Corp.® is a company of dedicated employees committed to the delivery of quality credit products to small businesses with exceptional customer service and convenience... one customer at a time.

[www.marlincorp.com](http://www.marlincorp.com)

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