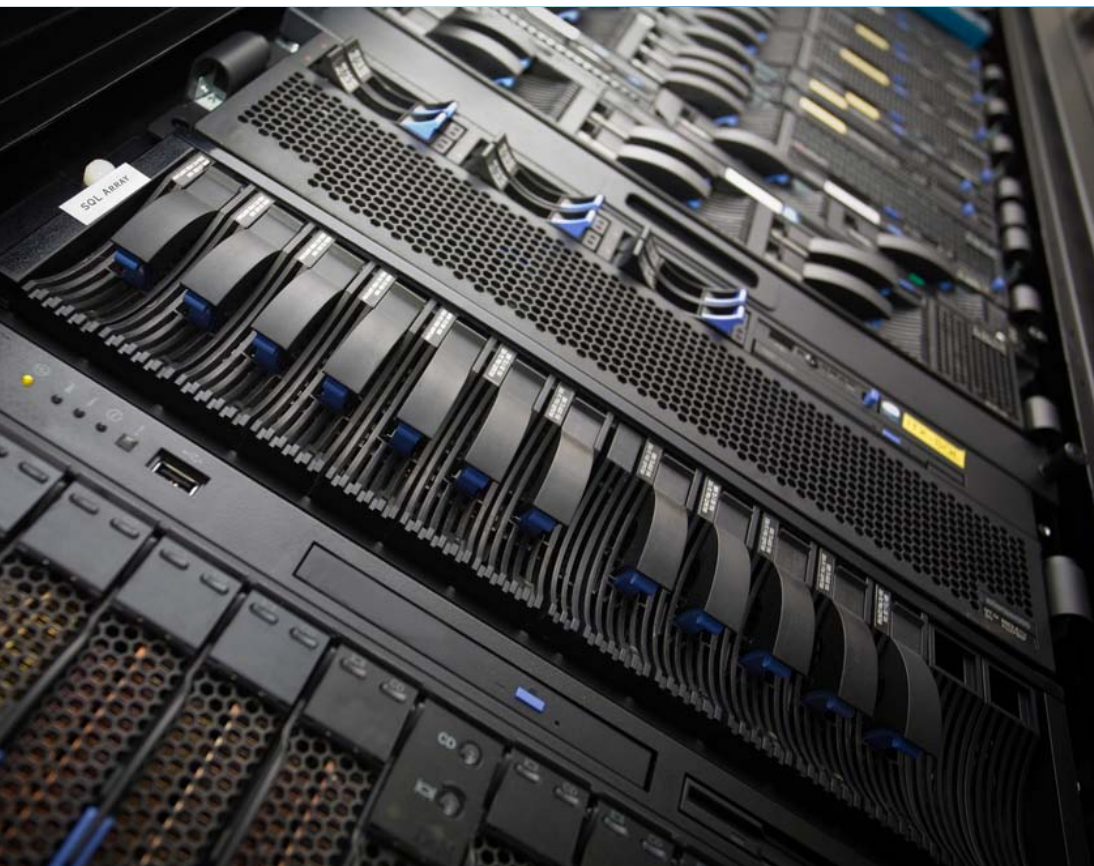




Financial Solutions for all your Electrical and Data Communication Needs

LEASE TO OWN PROGRAM





Every business needs new equipment at some point.

Existing equipment gets old and outdated, and additional equipment is often needed to grow a business. Nearly 80% of companies in the U.S. lease equipment to remain competitive. They recognize that it is more important to have and use the equipment than it is to own the equipment.

Marlin is dedicated to providing financial products and solutions to meet whatever objectives drive your business: to refresh or upgrade technology easily, match payments to usage, or maintain flexibility as your needs change.

Why Lease?

There are many advantages for your customers to leasing over other financing options. Here are the reasons we feel are most important to them:

Credit Availability - Leasing preserves your lines of credit. Save your bank borrowing capacity for other needs or emergencies.

Conserve Working Capital - Get the equipment and technology you need today while spreading your payments over time. Capital budgets can be used for other business expenses and more productive operational uses.

Equipment Becomes Obsolete - Technology changes rapidly. The software and equipment you purchased 2 years ago is most likely outdated. With leasing, when your term is over, you have the option to purchase your equipment, trade it in or return it outright. Keep your business at the forefront of your industry through leasing.

Tax Advantages - For most leases, businesses can deduct monthly lease payments. The benefits and amount changes annually, so you should consult your tax advisor for more information on IRS Section 179.

No Down Payment Required - Unlike some loan programs, you can finance 100% of your equipment, and include additional costs such as software, shipping, installation, maintenance and training into your total package.

Fixed Monthly Payments - Leasing allows you to use equipment you need, for as long as you need it, with a fixed monthly payment. If interest rates skyrocket, your payment does not change.

Benefits of Leasing with Marlin

Marlin offers a unique approach to equipment leasing. With our emphasis on personal service, you can be sure that you will be secure in your financial dealings with us. Here is why:

We're Fast!

With an application processing turnaround of four hours or less, you won't have to wait days to get the equipment you need now.

Finance More Than Just Your Equipment

When you lease equipment you don't just get a machine, you often also have hardware, software, delivery costs, installation, implementation, ongoing maintenance and training. Often Marlin allows you to include those additional costs into the cost of your equipment so that you can afford the total package.

Single Point of Contact® Service

With our Single Point of Contact® account management system, you get a specific person assigned to your account. That means no runaround, and no wasted time. Your account representative will be able to answer all of your questions, give you leasing details, and even help you with future leases.

Marlin Makes Financing Easy

Our competitive rates and one-page lease documents keep things stress-free. Also, with Marlin, you gain access to all of the financial solutions we offer, such as business loans. Dealing with just one company allows you to focus more on what's important – your business' success.

4 Easy Steps to Leasing

1. Determine the equipment you want to lease and how much you wish to allocate per month for products you want to upgrade in your facility. To access our online calculator, please visit <Leaserep link>.

Rexel lease options include:

- Upgrades
- Energy efficient retrofits
- Technology improvements and increases in available equipment

2. Download a one-page application from <Leaserep app link>, or ask us for one. Rexel can manage the necessary steps and arrange for you to receive it. If you have questions during the process, feel free to call Carole Hendry at 888-479-9111 extension 4222.

3. Once the application is submitted, allow us four hours for processing. Once an approval is received, a full contract will be forwarded to you for signature.

4. When the executed contract is faxed or emailed back, we will order the equipment from Rexel and have it shipped to you.

The Marlin Family of Companies and Divisions

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LEASE PROCESSING CENTER

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F (800)303-9545

MARLIN BUSINESS BANK

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Leasing terms and conditions are subject to change without notice or obligation. The information contained herein has been provided for your information only and does not represent an approval or commitment to finance by Marlin Leasing Corporation to any person. All financing transactions are subject to final investment approval by Marlin Leasing Corporation and the execution of mutually satisfactory lease or financing documentation. Nothing contained herein is to be construed as consulting, tax, accounting, financial or legal advice by Marlin Leasing Corporation to any person.