

EURODENT USA AND MARLIN

Have teamed up to offer equipment financing

Marlin is a financial services company that provides flexible equipment financing options. Our team of healthcare financing professionals works directly with companies like Eurodent USA and their customers to meet their finance needs.

WHY CHOOSE MARLIN

Marlin provides Eurodent's customers with the strategy, solutions and success they need to manage their business or practice.

- Strategy - Financial strategies are the key to the fiscal success of a healthcare provider. Making a financial plan to include leasing as an equipment acquisition tool is a smart cash flow management system.
- Solutions - Making a financial plan is one thing but to execute it is another. Marlin's financing programs have given many healthcare professionals the solutions they need to acquire the essential equipment to run their business or practice.
- Success - Making a plan and utilizing Marlin's financing solutions positions a business or practice to grow and succeed. Marlin's Healthcare group is a sound financial partner who's only concern is fulfilling your financial needs.

LOGIC OF LEASING

Financing an equipment or software purchase is a smart payment option for your business. And it helps simplify acquisitions.

CAN I...	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 my current cash flow?	YES	NO	NO
Avoid affecting my 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 my taxable income?	YES	N/A	NO



Potential Areas of Concern with Bank Financing:

- Listed as liabilities on balance sheet
- May alter a customer's debt/equity ratio
- May place blanket lien on business
- May reduce future borrowing power
- May come with restrictive loan covenants
 - Restrictive on future borrowing
 - Income subordination
 - Balance sheet restrictions
 - Compensating balance requirements

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 the NASDAQ: MRLN, well-capitalized and an industry leader in small-ticket financing.

For more information, please call:

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