

The Polar Breeze Leasing Program

8.2.17

Polar Breeze

Toll Free (877) 474-2841

www.polarbreeze.net

Table of Contents

I. Summary of the Polar Breeze Leasing Program	1
II. Data on Marlin Equipment Finance.	3
III. Frequently Asked Questions	4
IV. The Quick-Turnaround Credit Application	6

I. The Polar Breeze Leasing Program

It is our intention to help Firefighters, Police & First Responders to own and utilize the Polar Breeze™ machine - the World's Most Advanced Thermal Rehab device!

It is the only thermal rehab machine that lowers core body temperature 1° every 2 minutes and cools an individual both internally and externally.

Our Leasing Program is designed to help first responders bridge the gap of fiscal budgets and allow them to experience the ultimate in body cooling.

Polar Breeze optimizes stamina and peak physical performance. In doing so, it also helps to minimize injuries and helps to reduce worker's compensation claims.

Here are **three options** of how the **Polar Breeze Leasing Program** works:

A. 1 Polar Breeze Machine with a total of 40 Polar Breeze Hoods.

Approx. Cost \$6,500.00

Lease Payments:

24 Mos. = \$337.00 per mo.

36 Mos. = \$237.00 per mo.

48 Mos. = \$185.00 per mo.

B. 2 Polar Breeze Machines with a total of 80 Polar Breeze Hoods.

Approx. Cost \$13,000.00

Lease Payments:

24 Mos. = \$650.00 per mo.

36 Mos. = \$455.00 per mo.

48 Mos. = \$370.00 per mo.

C. 4 Polar Breeze Machines with a total of 160 Polar Breeze Hoods.

Approx. Cost \$26,000.00

Lease Payments:

24 Mos. = \$1,300.00 per mo.

36 Mos. = \$910.00 per mo.

48 Mos. = \$725.00 per mo.

** All of the above leasing plans have a \$250.00 document fee and a \$1.00 buyout at the end of the lease.

** The above programs can be structured to have a deferred start when it comes to paying the monthly lease.

** If you opt for a three year lease – the warranty on all parts and labor will be extended to the full term of the three year lease. Polar Breeze typically has a 24-month warranty on parts and labor. Note: This warranty does not include difficulties that arise due to the accidental damage of the equipment.

Click here if you would like to design a Leasing Program that best fits your needs. Use the Marlin Finance Calculator to determine the exact costs for the plan that best suits your needs.

Instructions for using the Calculator:

- To change the term length, click on the number 24 and then select from the drop down menu
- To change the equipment cost: Below the term length is a slide with a white & green button. Position your cursor within the button and slide to the right.

II. We have selected Marlin Equipment Finance to provide our customer's leasing needs:

Marlin Equipment Finance provides equipment financing programs to manufacturers, distributors and dealers to help increase their sales and meet the needs of their small business customers.

Here's what makes Marlin different:

Stability: Marlin is a publicly traded bank holding company. Funding is provided by their wholly owned subsidiary Marlin Business Bank®.

Financial Strength: Marlin is well-capitalized with over 20 years of solid financial results to show for it.

National in Scope: Their customer base is nationwide, and they finance equipment to a variety of industries.

Experience: Marlin has extended \$4.5 billion in financing to small businesses.

Fast. With an application processing turnaround of two hours or fewer, you wait to get the equipment you needed yesterday.

Customize: Marlin's suite of financing programs meets the unique needs of their customers.

[Click here](#) to connect to the Marlin Finance website or call now to speak with our Marlin Finance representative – John Ryan at (856) 505-4331.

III. Answers to Frequently Asked Questions

- 1) Marlin's lease terms start at 12 months and go all the way up to 84 months depending on ticket size. **Click here to use the equipment calculator to determine the cost of your lease.**

Instructions for using the Calculator:

- To change the term length, click on the number 24 and then select from the drop down menu
 - To change the equipment cost: Below the term length is a slide with a white & green button. Position your cursor within the button and slide to the right.
- 2) Deferrals are available, as well as other structures of billing such as monthly, quarterly, bi-annual, annual, step and seasonal.
 - 3) Marlin will work with start-ups, established businesses, government entities, etc.
 - 4) Pricing is risk based. Marlin will approve "A" paper down to "E" paper and price as such based on risk. A well established fire department is considered a low risk.
 - 5) All paperwork is electronic. It is a fast process, and Marlin will fund within 24 hours assuming all documentation is in order.
 - 6) Credit promises a 2-hour turnaround time on credit decisions for ticket sizes under \$50,000.
 - 7) There is a \$1.00 buyout of the lease at the end of the lease.
 - 8) **Fire departments do not ever need to sign personally for a lease. The Fire Chief, Deputy Chief, Training Chief, Logistics Chief, or the Health & Safety Chief are all titles that are acceptable as someone completing an application, and signing for a lease.**
 - 9) No pre-payment penalty. If you receive a grant or your department is now within its new fiscal year, you can pay off the balance owed with no pre-payment penalty. Please note however, there is no discount for an early pre-payment of the lease.

10) The following are the advantages to leasing:

- 100% financing
- Deductible expense/acceleration of write-off
- Conserves working capital
- Reduces budget limitations
- Off balance sheet financing
- Preserves credit line
- Leasing provides flexibility
- Leasing insures against obsolescence
- Leasing offers tax advantages

IV. Credit Application

To see the Marlin Finance Credit Application – [click here](#). It takes less than ten minutes to fill out and approximately two hours to get an approval. If you have any questions, the Polar Breeze Account Rep is John Ryan. He can be reached at 856-505-4331 or JRyan@marlinfinance.com.

The Polar Breeze machine is the Most Advanced Thermal Rehab Machine in the world. It achieves this by cooling the body both internally and externally. As a result, it lowers core body temperature 1° every 2 minutes. In doing so, it helps optimize stamina and peak physical performance, minimize injuries, and helps reduce worker's compensation.

Visit www.PolarBreeze.net, watch the video testimonials, read the technical papers, and understand why this machine literally obsoletes all existing thermal rehab machines, devices and modalities.