# SBA LENDING PROGRAMS





Since the U.S. Small Business Administration (SBA) was created in 1953, its purpose has been to aid, counsel, assist and protect the interests of small business. Chase is proud to be ranked as a top SBA lender nationally and is ready to help you start or grow your business utilizing a variety of SBA programs.

### SBA BENEFITS

- Grow your business with a cost effective way to finance operating expenses and expansion needs
- Work with a leading lender that has established ties with the SBA and its local agencies
- Conserve working capital with lower down payments
- Optimize cash flow with more flexible loan terms
- A variety of interest rate options

# SBA 7(A) PROGRAM

- Ideal for a variety of purposes including acquisition of a new business, purchase of real estate or equipment and business expansion
- Loan amounts up to \$5 million are available<sup>1</sup>
- Obtain long-term working capital for managing accounts payable or purchasing inventory
- Allows more flexible loan terms, with longer maturities and less money down

## SBA 504 PROGRAM

- Ideal for Owner Occupied Real Estate or equipment acquisition projects
- Maximum loan amount varies by project but can be up to \$12.5 million<sup>2</sup>
- Extended terms are available
- Save money with competitive long-term interest rates
- Borrow up to 90% of the project cost or collateral value

### SBA EXPRESS PROGRAM

- Ideal for accessing funds quickly to optimize cash flow for working capital and seasonal revenue needs
- Loans and lines of credit up to \$350,000 are available<sup>1</sup>
- Streamlined application process
- Term loans and Lines of Credit to meet the ongoing needs of your business
- Fixed or variable interest rates
- Flexible loan terms give your business more options



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As an SBA Preferred Lender, Chase is committed to businesses like yours and offers a full array of financing options at competitive rates and terms.

SBA 7(A) SBA Express SBA 504



The Chase SBA Solutions Group in your market will be there to assist your company throughout the application process, the loan cycle and beyond.

### FOR MORE INFORMATION CONTACT:

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1 SBA fees may apply. These fees, which vary based on the type and term of the loan, may be financed.

2 An SBA fee applies to the CDC portion of the loan, and an origination fee applies to our portion of the loan. These fees, which vary based on the type and term of the loan, may be financed.

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