

SBA LOAN¹ COMPARISON

| | SBA 504 Term Loans up to \$10 Million | SBA 7(a) Business Term Loans up to \$5 Million | SBA 7(a) Real Estate Term Loans up to \$5 Million | SBA Express Term Loans and Lines of Credit up to \$350,000 |
|-----------------------|--|--|--|---|
| BENEFITS | <ul style="list-style-type: none"> • Longer-term, fixed-rate financing² • Flexible qualifying standards • Up to 90% loan-to-value • Online payment capabilities available | <ul style="list-style-type: none"> • Longer-term financing • Funds may be used for a wide range of business purposes • Allows lower down payment on fixed assets • Online payment capabilities available | <ul style="list-style-type: none"> • Longer-term financing • Funds may be used for a wide range of business purposes • Up to 90% loan-to-value • Online payment capabilities available | <ul style="list-style-type: none"> • Streamlined loan application process • Reduced SBA eligibility documentation requirements • Makes accessing working capital or funding equipment purchases easier • Online payment capabilities available • Online advances available for revolving lines of credit |
| IDEAL FOR | Businesses seeking to purchase or build owner-occupied commercial real estate | Borrowers who want to acquire or expand a business, to purchase machinery or equipment, or to finance inventory or accounts receivable for working capital | Rapidly growing or newly formed companies | Established professional and service-oriented companies |
| STANDARD TERMS | Up to 20 years | <ul style="list-style-type: none"> • Working capital up to 7 years • Equipment up to 10 years | Up to 25 years | <ul style="list-style-type: none"> • Term Loans up to 7 years for working capital, and 10 years for equipment • Lines of Credit up to 5 years interest-only revolving plus 5-year term-out |



¹ Loans subject to Bank and SBA approval. Terms and conditions apply. Other financing options are available. Offers subject to change at any time. SBA, bank, and third party fees may apply. For all commercial real estate secured loans, property must be owner-occupied. ² Fixed rates apply to SBA loan portion. After the initial fixed rate period, the rate will adjust every 5 years for the remaining term. Variable rate is based on an index plus a margin.