## Do you have questions as to whether an SBA (Small Business Administration) Loan is right for you and your business?

If so, you are not alone. Village Bank lenders can match you with the right loan for your business needs. SBA loans are guaranteed by the federal agency, which allows lenders like Village Bank to offer them with flexible terms. Taking out an SBA loan for up to $\$ 5.5$ million can help you grow your business. Loans guaranteed by the SBA range from small to large and can be used for most business purposes, including long-term fixed assets and operating capital.

## Benefits of an SBA Guaranteed Loan:

- Lower down payment options \& flexible equity requirements
- Limited collateral requirements
- Longer terms, which help with cash flow


## What are the SBA Loan Options Available?

7(a) loan program (SBA's flagship loan program)

- Guaranteed term loans of up to $\$ 5$ million.
- Funds for working capital, startups, expansion and equipment purchases.


## 504 loan program

- Funds for fixed assets (i.e. equipment and real estate).
- Up to 25 year fixed rate
- Total project cost up to $\$ 12$ million.


## SBA express lines of credit

o Guaranteed line of credit up to $\$ 350,000$.

- Funds for working capital.

Village Bank is an SBA Preferred Lender, which gives us the ability to approve SBA loan requests in-house; drastically reducing the SBA approval turnaround time. We are committed to helping you get the funds you need quickly. Contact a Village Bank lending expert today to discuss the best SBA option for your business.

