

# SBA Loans Made Easy<sup>®</sup>

Apply online in minutes and get expert guidance from application to funding.

**Apply for an SBA Loan**

 See if you pre-qualify in only 5 minutes without impacting your credit score<sup>1</sup>

**By the numbers**

**\$OD**



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

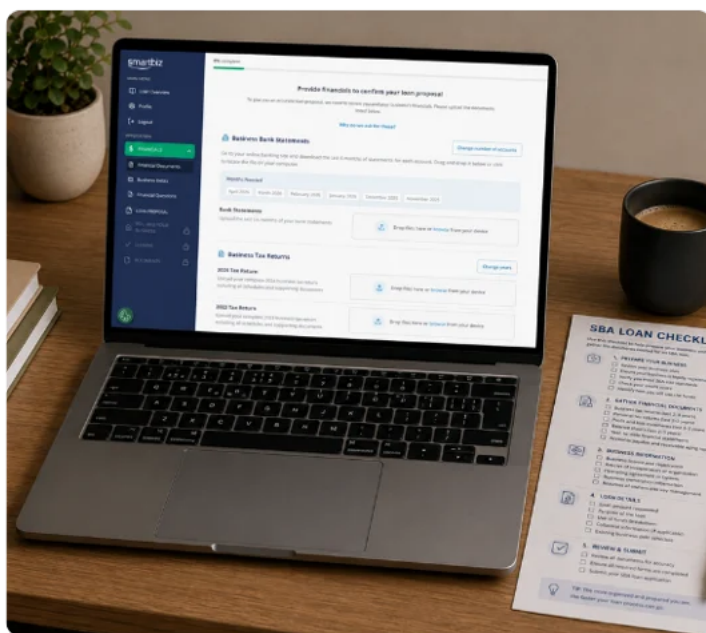
Reject All

Accept Cookies

## How to Get an SBA Loan

We simplify the SBA loan process with a streamlined digital application and dedicated guidance so you can move forward with fewer delays and more confidence.

### Step One



### Check Your Eligibility

Check your eligibility in 5 minutes or less with no impact to your credit so you can quickly see where you stand.<sup>1</sup>



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

## Why Business Owners Choose SmartBiz Bank®



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

## How Businesses Use SBA Loans

SBA loans offer flexible funding that can support a wide range of business needs, from improving cash flow to refinancing high-interest debt.

### Debt Refinancing

Replace higher-interest debt with a more manageable SBA loan structure and improve monthly cash flow.

45% of funded SmartBiz customers use SBA 7(a) loans to refinance and consolidate debt, saving an average of over \$70,000 per year, or nearly \$6,000 per month.<sup>4</sup>

[Learn More](#)

**Business Expansion**



**Working Capital**



**Equipment Purchase**



**Business Acquisition**



**See if you pre-qualify**



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

Every business has a story. Here's how real owners worked through the SBA process and reached their next milestone with SmartBiz.

documents were uploaded right away. We  
d more volume."

## Off-Road Vixens

"We used the funds to consolidate pa  
We're also using the proceeds for wo

*Carey Kiehn, Owner*

**Read more business stories →**



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

## See if You're Eligible in Minutes

Not every business qualifies for an SBA loan, but you don't have to figure that out on your own.

**Typically 3+ years in business**

**Strong credit profile**

**Consistent revenue and cash flow**

**U.S.-based business**

**See if you pre-qualify**

## You're Not Navigating SBA Loans Alone

We've redefined the banking journey specifically for small businesses by combining cutting-edge technology and personalized customer support.

We'll pair you with an SBA specialist who works with you from application to funding. Our team helps you:

- Understand what's required
- Strengthen your application
- Navigate SBA guidelines with clarity
- Stay on track from start to finish



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

## Learn More About SBA Loans

Explore resources to better understand how SBA loans work, what's required to qualify, and how to navigate the process from application to funding.



### SBA Loan Requirements

Understand the key requirements to qualify for an SBA loan.

[Read More](#)

### SBA Loan Use of Funds

Learn how you can use SBA loan proceeds to grow your business, save money, and more.

[Read More](#)

We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

Get familiar with SBA loan guidelines and what to expect during the application process.



### SBA Loan Rates and Fees

Stay updated on current interest rates, how they work, and other fees and costs associated with SBA loans.

[Read More](#)

**See if you pre-qualify**

**Refer a Business. Get Rewarded.**



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

[Get Started](#)

## Trusted & Loved

Our customers say **Excellent**



4.7 out of 5 based on 16,366 reviews

### CONSTANT COMMUNICATION

"Smartbiz was constantly keeping me updated about where we were in the process and the documents that they needed. I didn't have to follow up with them because they were following up with me. That is the way businesses should run."

**E Chester**



### THE TEAM AT SMARTBIZ IS AMAZING!

"The team at SmartBiz is amazing! This is my second time working with them to secure an SBA loan, and both experiences have been seamless. The process was smooth, well-organized, and handled with true professionalism. I highly recommend SmartBiz to any business owner looking for an SBA loan."

**Benjamin A.**



"From start to finish SmartBiz made the loan process very easy. They were very responsive to my calls, emails and questions. I have avoided SBA loans because I had heard horror stories but SmartBiz took the issues away!"

Cindy R.



[↑ BACK TO TOP](#)

1. We conduct a soft credit pull that will not affect your credit score. However, in processing your loan application, SmartBiz Bank and the lenders with whom we work will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may impact your credit score.
2. Numbers based on internal reporting and metrics.
3. Subject to credit approval. Your loan amount will be determined based on many factors, including your credit and financial profile. Not all applicants will qualify for the full amount.
4. Based upon internal data from applications processed by SmartBiz in 2025. Actual refinance savings will vary based on loan size and rate, as well as the amount and pricing of debt refinanced.

### Small business financing

[SBA loans](#)

[SBA loans overview](#)

[SBA loan approval](#)

[SBA requirements and eligibility](#)

[SBA rates and fees](#)

[Term loans](#)

[Line of credit](#)

### How it works

[Loan process](#)

[SBA loan calculator](#)

[Small business blog](#)

[FAQ](#)

[Business stories](#)

### About

[Our company](#)

[Careers](#)

[News](#)

[Customer reviews](#)



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click "Do Not Sell or Share My Personal Information" or visit our Privacy Policy.

#### Contact us

[support@smartbizbank.com](mailto:support@smartbizbank.com)

1.866.283.8726

385 Waukegan Road

Northbrook, IL 60062

[Help Center](#)



©2026 SmartBiz Bank, N.A.. SmartBiz, SmartBiz Loans, SBA Loans Made Easy, SmartBiz Advisor, along with the SmartBiz and SmartBiz Advisor logos are registered trademarks or service marks of SmartBiz Bank, N.A.. All rights reserved.

For discussion and general informational purposes only. All financing is subject to credit approval and determination of SBA eligibility by SmartBiz Bank and lenders in the SmartBiz network. Additional collateral may be required.



We use cookies and similar technologies to enhance your experience, analyze website traffic, and deliver personalized content. Under the California Consumer Privacy Act (CCPA), as amended by the CPRA, California residents have the right to opt out of the sale or sharing of personal information. To learn more or exercise your rights, click ["Do Not Sell or Share My Personal Information"](#) or visit our [Privacy Policy](#).