

## SBA LOANS

# Lower monthly payments and longer repayment terms

We're streamlining SBA lending and guiding you through the process.

**Apply Now**

 Only takes 5 minutes and doesn't impact your credit score<sup>1</sup>



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## A small business loan with big value

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With longer repayment terms and lower rates<sup>2</sup>, SBA-backed loans offer excellent value when you need funding to grow your small business.



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## Start your application



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# How much do you want to borrow?

Use the slider to select your working capital or debt refinance loan amount



Monthly Payments

**\$2,643**

Loan Term

**10 years**

Interest Rate

**10.00%\***

APR With Fees

**10.91%**

**Start your application**

This calculator is an educational tool intended to help you estimate monthly payment amounts based on the information you enter. The monthly payment shown is an



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# Business banking redefined

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Our mission is to empower small businesses to thrive by enabling access to the financial services they need.

We fuel the growth of our small business customers through thoughtful innovation. Gone are the days of complicated, slow, and outdated banking processes designed for large businesses. We've redefined the banking

experience specifically for small businesses, by simplifying banking and



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## What is an SBA Loan?

SBA loans are government-guaranteed small business loans typically made available to eligible U.S. entrepreneurs through banks and other financial institutions. With longer terms and lower rates, SBA loans provide excellent value for small businesses hoping to grow.

## Am I a good candidate for an SBA Loan with SmartBiz Bank?

If you have been in business be 3+ years with good credit and sufficient cash flow to meet SBA debt service coverage requirements (minimum 1.1x BDSCR), you are likely a good candidate. The quickest way to find out is to apply.

## What documents do I need to apply for an SBA Loan with SmartBiz Bank?



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We work with other banks and lenders that have additional financing options available for businesses that don't yet qualify. Typically there is no need to fill out more than one application, we'll present you with other financing offers.

## Learn more

**When it comes to SBA lending, we help you navigate the noise towards a 'yes' quickly.**

We understand the SBA process so you don't have to. Our technology and team make the application process simple and easy to navigate. After you start your application, we'll walk you through every step and answer your questions along the way. But if you'd like to do a little research before you begin, you can learn more here:

### **SBA Loans overview**

Start here and discover more about SBA loans and how they help small businesses.

### **SBA Loan requirements**



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a fast turnaround of your application.

## SBA Loan rates & fees

Current interest rates, how they work, and other fees and costs associated with SBA loans.

## Trusted & Loved

Our customers say **Excellent**



4.7 out of 5 based on 16,366 reviews

### "FAST, EFFICIENT, SHARP AND THOROUGH"

"Just want to give a shout out to Kenneth Berlin. He was my point of contact . He was fast, efficient, sharp and thorough. His guidance and expertise were reassuring, especially considering the overwhelming world of lending . For your business lending



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### CONTINUE GROWING."

"Our healthcare business had been growing very quickly over the past 4 years. We had been using short term financing to fill our financial needs during this period, but it was becoming too expensive. We turned to SmartBiz for help and they delivered! We would like to recognize Chris Schreiber on their team for all of the work he put in to get this SBA loan approved. Thanks to SmartBiz we have freed up the capital we need to continue growing."

**Michael B.**



### "I'LL BE A REPEAT CUSTOMER."

"From day one, Zachary was transparent, knowledgeable, assessed my company quickly regarding being qualified for SBA loan, and provide clear and consistent communication regarding the process. I've already referred him to multiple business partners and I'll be a repeat customer as well."

**Arian J. P.**



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hard credit pull and may impact your credit score.

2. Interest rates are determined by the applicant's loan size, credit profile and are subject to credit approval.
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.

\* Interest rates for SBA 7(a) loans of \$150,000 and less are variable and are currently Prime plus 4.75%. Interest rates for SBA 7(a) loans over \$150,000 and up to \$350,000 are variable and are currently Prime plus 3.0%. The final rate on any SBA loan is determined by factors such as the applicant's business and personal credit history, financial condition, and loan size. All loans are subject to credit approval, and loan terms may vary.

## 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

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FAQ

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