How to Grow Your BUSINESS in West Virginia
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ON THE COVER Michael Mills, photo by Michaela Mills
At Putnam County Bank, we make LOCAL decisions that you can TRUST.

When it comes to lending, Matt and Tommy are ready to help with all YOUR BUSINESS needs.

**Matthew B. Call**
Vice President - Chief Loan Officer
304-562-1215
mcall@putcobk.com

**Thomas R. Schmader, IV**
Commercial Loan Officer
304-562-1289
tschrader@putcobk.com

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At Community Trust Bank, we understand that businesses are not all alike. We know that different businesses have different needs, and we will tailor a financing* plan to fit the needs of your business, regardless of your size. We want to help you develop and sustain your business by offering financing for a variety of business needs. Whatever your needs, we can fashion a financing plan to help your business grow.

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- Construction Loans
- Permanent Commercial Real Estate
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- Letters of Credit
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- SBA Loans

Stop by and see us today!

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Fort Gay, WV 25514
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Hamlin, WV 25523
304-824-7223

Huntington Pullman Square
952 Third Avenue
Huntington, WV 25701
304-697-0272

Summersville
507 Main Street
Summersville, WV 26651
304-872-2711

Williamson
101 East Second Avenue
Williamson, WV 25661
304-235-5454

www.ctbi.com

*Subject to credit approval.
YOU HAVE TO BE BOLD.

Bring us your vision, and we will help you bring it to life. In our John Chambers College of Business and Economics you’ll find an entrepreneurial ecosystem designed to help you launch your business, market your product, design your future — and turn your boldness into purpose.

Get started now at business.wvu.edu.
Welcome to the 2019-2020 edition of the U.S. Small Business Administration’s West Virginia Small Business Resource Guide. I hope you find this resource guide useful in charting your own entrepreneurial course. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA West Virginia District Office and our Charleston office work with an extensive network of business advisers and lenders to help West Virginia’s 113,400 small businesses at every stage of development.

Across West Virginia in the last year, we empowered the state’s small businesses to:
- Find an ally, advocate or mentor via our SBA Resource Partners, which includes SCORE, Small Business Development Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over $46 million in SBA-guaranteed loans using 41 local banks, credit unions, community-based lenders, and microlenders. These 179 businesses that qualified for SBA financing hired thousands of new employees, bought needed equipment, and built or renovated facilities.
- Gain more than $360 million in federal contracting awards.

Each year we celebrate our National Small Business Week award winners during a luncheon in May. Visit sba.gov/wv for information on the nomination process. Stay up to date on SBA events near you and get valuable West Virginia business information by following us on Twitter at @SBA_WV. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in West Virginia.

Sincerely,

Karen Friel
District Director
Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

Written by Micaela Morrissette
Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge
The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution
She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (SAM.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit
Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector.

“When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.

Tips for Success

Find a great business mentor. To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

Have a healthy view of competition. We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

Record everything you do. Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality. We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications. We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.
SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

300+ SCORE chapters
950+ Small Business Development Centers
100+ Women’s Business Centers
20+ Veterans Business Outreach Centers

SMALL BUSINESS DEVELOPMENT CENTERS

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN’S BUSINESS CENTERS

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

WV SCORE
Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.
(304) 347-5463
wv.score.org

Charleston Chapter
1116 Smith St., suite 311
(304) 347-5463
wv.score@scorevolunteer.org

Huntington office
(304) 347-5463
wv.score@scorevolunteer.org

Small Business Development Centers

WV Program Lead Center
State Capitol Complex
Building 3, suite 600
Charleston
(304) 558-2960 or (888) 982-7232

State Director Debra Martin
(304) 957-2042
debra.k.martin@wv.gov

Deputy Director Steve Johnson
(304) 957-2092
steve.d.johnson@wv.gov

Business Navigator Kimberley Bradley
(304) 957-2086
kimberly.j.brady@wv.gov

wvsbdc.com

Bluefield State College Center
Serving McDowell, Mercer, Monroe, Summers, and Wyoming counties
W. Paul Cole Jr. School of Business
Mahood Hall
219 Rock St.
Bluefield
(304) 327-4406
Business Coach/Manager Harold Patterson
harold.d.patterson@wv.gov

Charleston Center
Serving Clay, Kanawha, Putnam, and Roane counties
1116 Smith St., suite 307
(304) 957-2084
Business Coach Will Miller
william.c.miller@wv.gov

Eastern Panhandle Center
Serving Berkeley, Hampshire, Jefferson, and Morgan counties
202 Viking Way, suite 202
Martinsburg
(304) 380-3279
Business Coach/Manager Mary Hott
mary.e.hott@wv.gov

Eastern WV C&TC Center
Serving Grant, Hampshire, Hardy, Mineral, Pendleton, and Tucker counties
316 Eastern Drive
Mooresfield
(304) 434-8000 x9237 or toll free
(877) 982-2322

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.
LOCAL BUSINESS ASSISTANCE

**Huntington Center**
Serving Cabell, Lincoln, Mason, and Wayne counties
800 Fifth Ave., suite L-2
(304) 528-5616
Business Coach/Manager Amber Wilson
amber.c.wilson@wv.gov

**Jefferson County Development Authority Center**
Serving Berkeley, Jefferson, and Morgan counties
1948 Wiltshire Road, suite 4
Kearneysville
(304) 728-3255
Business Coach Matthew Coffey
matthew.m.coffey@wv.gov

**Potomac Highlands Center**
Serving Grant, Hardy, Hampshire, Pendleton, and Tucker counties
151 Robert C. Byrd Industrial Park Road #2
Moorefield
(304) 530-4964
Business Coach/Manager Beth Ludewig
beth.m.ludewig@wv.gov

**Putnam Center**
Serving Jackson, Kanawha, Mason, and Putnam counties
1116 Smith St., suite 306
Charleston
(304) 957-2017
Business Coach/Manager Douglas C. Spaulding
douglas.c.spaulding@wv.gov

**Southern WV C&TC Center**
Serving Boone, Kanawha, Logan, and Mingo counties
Dempsey Branch Road
Mt. Gay
(304) 767-8127
Business Coach/Manager Matt Cummings
matthew.l.cummings@wv.gov

**Summersville Center**
Serving Fayette, Greenbrier, Nicholas, Pocahontas, Raleigh, and Webster counties
830 Northside Drive, suite 160
(304) 553-2805
Business Coach/Manager Shannon Mitchell
shannon.h.mitchell@wv.gov

**Upshur County EDA Center**
Serving Barbour, Braxton, Gilmer, Lewis, Randolph, Upshur, and Webster counties
30 E. Main St.
Buckhannon
(304) 472-1757
Business Coach/Manager Susannah Higgins
susannah.v.higgins@wv.gov

**WV University Center**
Serving Harrison, Marion, Monongalia, Preston, and Taylor counties
886 Chestnut Ridge Road #700
Morgantown
(304) 293-5839
Business Coach/Manager Sharon Stratton
sharon.j.stratton@wv.gov

**WVU BrickStreet Center**
Serving Harrison, Marion, Monongalia, Preston, and Taylor counties
College of Business & Economics
1601 University Ave., room 421
Morgantown
(304) 293-7937

**WVU Parkersburg Center**
Serving Calhoun, Doddridge, Jackson, Pleasants, Ritchie, Wirt, and Wood counties
300 Campus Drive
Workforce & Community Education Building, room 117-B
Parkersburg
(304) 424-8213
Business Coach/Manager Marsa Myers
marsa.c.myers@wv.gov

**WV Northern Community College Center**
Serving Brooke, Hancock, Marshall, Ohio, Tyler, and Wetzel counties
1704 Market St.
Wheeling
(304) 214-8973
Business Coach/Manager Donna Schramm
donna.l.schramm@wv.gov

**Veterans Business Outreach Center**
Hampton Roads Veterans Business Outreach Center
at Old Dominion University
4111 Monarch Way, suite 103
Norfolk, VA
(757) 683-4793
d1miller@odu.edu
odu.edu/vboc

**O’Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.**
Your Advocates

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy
When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:
» if your business could be negatively affected by regulations proposed by the government
» if you have contracting issues with a federal agency
» when you need economic and small business statistics

The SBA’s Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman
Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA’s national ombudsman.

The ombudsman’s office helps you:
» resolve regulatory disputes with federal agencies
» reduce unfair penalties and fines
» seek remedies when rules are inconsistently applied
» recover payment for services done by government contractors

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.
How to Start a Business in West Virginia

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, https://cbb.census.gov/sbe. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

» WV Secretary of State Offices
State Capitol Office, suite 157-K
1900 Kanawha Blvd. E., Charleston
Open Monday-Friday 8:30 a.m. to 5 p.m.
Main office (304) 558-6000; business & licensing (304) 558-8000; toll-Free (866) 767-8683
sos.wv.gov/business

» One Stop Business Center
1615 E. Washington St., Charleston
Open Monday-Friday 8:30 a.m.-5 p.m.
(866) 767-8683
onestop.wv.gov

NorthCentral Business Hub
200 W. Main St., Clarksburg
Open Monday-Friday 9 a.m.-5 p.m.
(304) 367-2775

Eastern Panhandle Business Hub
229 E. Martin St. #100, Martinsburg
Open Monday-Friday 9 a.m.-5 p.m.
(866) 767-8683

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state.
business4wv.com

Taxes
As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.

» State Taxes
WV State Tax Department
1124 Smith St., Charleston
(304) 558-3333 or toll free (800) 982-8297
taxhelp@wv.gov
tax.wv.gov

Social Security
If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.
Employment Eligibility Verification
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It’s the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety
All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov licensing@wv.gov labor.wv.gov > Licensing > Contractor License osha.gov/dcsp/smallbusiness

Employee Insurance
Check with your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Environmental Regulations
State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list. dep.wv.gov/pages/default.aspx

Accessibility and ADA Compliance
For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support
Employers are essential to the success of the child support program and are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer’s Role in the Child Support Program at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

Intellectual Property
Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit the U.S. Patent and Trademark headquarters in Alexandria, Virginia.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

There are three types of patents:
• Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
• Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
• Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit uspto.gov/trademarks.

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed. For general information contact:

» U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov
### Chambers of Commerce

**WV State**  
(304) 342-1115  
sroberts@wvchamber.com  
wvchamber.com

**Barbour County**  
(304) 457-1958  
info@barbourchamber.org  
barbourchamber.org

**Beckley-Raleigh County**  
(304) 252-7328  
chamber@brccc.com  
brccc.com

**Berkeley Springs/Morgan County**  
(304) 258-3738  
chamber@berkeleysprings.com  
berkeleyspringschamber.com

**Buckhannon-Upshur County**  
(304) 472-1722  
info@buchamber.com  
buchamber.com

**Two Virginias**  
(304) 327-7184  
info@coctwovirginias.com  
coctwovirginias.com

**Charleston area**  
(304) 340-4253  
info@charlestonareaalliance.org  
charlestonareaalliance.org

**Elkins-Randolph County**  
(304) 636-2717  
chamber@erccc.com  
erccc.com

**Fayette County**  
(304) 465-5617  
becky@fayettecounty.com  
fayettecounty.com

**Grant County**  
(304) 257-2722  
gowv@gowv.com  
gowv.com

**Greater Greenbrier**  
(304) 645-2818  
info@greenbrierwvchamber.org  
greenbrierwvchamber.org

**Hampshire County**  
(304) 822-7221  
hampshirechamberofcommerce@citlink.net  
hampshirecountychamber.com

**Hardy County**  
(304) 530-1786  
chamber@hardy.net.com  
hardycountychamber.com

**Harrison County**  
(304) 624-6331  
kathy@harrisoncountychamber.com  
harrisoncountychamber.com

**Huntington region**  
(304) 525-5131  
bill@huntingtonchamber.org  
huntingtonchamber.org

**Jackson County**  
(304) 532-8359  
chamber@jcchamber.com  
jacksonchamberwv.com

**Jefferson County**  
(304) 725-2055  
info@jeffersoncountywvchamber.org  
jeffersoncountywvchamber.org

**Lewis County**  
(304) 269-2608  
tclinfo@lcchamber.org  
lcchamber.org

**Logan County**  
(304) 752-1324  
info@logancounty chamberofcommerce.com  
logancounty chamberofcommerce.com

**Marion County**  
(304) 363-0442  
tms@marionchamber.com  
marionchamber.com

**Marshall County**  
(304) 845-2773  
chamber@marshallcountychamber.com  
mchamber@marshallcountychamber.com

**Mason County**  
(304) 675-1050  
mccofofpointpleasantwv.org  
masoncountychamber.org

**Mid-Ohio Valley**  
(304) 422-3588  
info@movchamber.org  
movchamber.org

**Mineral County**  
(304) 788-2513  
office@mineralchamber.com  
mineralchamber.com

**Morgantown area**  
(304) 541-4596  
lacagnini@morgantownchamber.org  
morgantownchamber.com

**Pendleton County**  
(304) 358-3884  
director@pendletoncountychamber.com  
pendletoncountychamber.com

**Pleasants area**  
(304) 684-9909  
pleasantschamber@frontiernet.net  
plesantschamber.com

**Pocahontas County**  
(304) 646-8940  
pocahontascountychamber@gmail.com  
pccowv.com

**Putnam County**  
(304) 329-0576  
info@prestonchamber.com  
prestonchamber.com

**Richwood area**  
(304) 846-6790  
rwdchamber@frontier.com  
richwoodchamberofcommerce.org

**Ritchie County**  
(304) 643-2500  
emiseese@gmail.com  
ritchiechamber.com

**South Charleston**  
(304) 744-0051  
southcharlestonchamber.org

**Summersville area**  
(304) 872-1588  
summersvillechamber.com

**Tug Valley Chamber**  
(304) 235-5240  
tugvalleychamber.com

**Weirton area**  
(304) 748-7212  
brenda@weirtonchamber.com  
weirtonchamber.com

**Wellsburg area**  
(304) 479-2115  
wellsburgherchamber@gmail.com  
wellsburgherchamber.com

**Wetzel County**  
(304) 455-3825  
chamber@wetzelcountychamber.com  
wetzelcountychamber.com

**Wheeling**  
(304) 233-2575  
estorch@wheelingchamber.com  
wheelingchamber.com

### Economic Development Advantage Valley

**Barbour County**  
(304) 457-1225  
bcoed@frontier.com  
bcdawv.org

**Berkeley County**  
(304) 267-4144  
info@developmentauthority.com  
developmentauthority.com

**Boone County**  
(304) 369-9127  
director@boonecountywv.org  
boonecountywv.org

**Braxton County**  
(304) 765-0130  
info@braxtonchamberwv.org  
braxtonchamberwv.org

**Brooke-Hancock Region**  
West Virginia (304) 797-9666  
info@bhjchamber.com  
bhjchamber.com
LOCAL BUSINESS ASSISTANCE

Business Development Corp.-Northern Panhandle
(304) 748-5041
contact@bhbdc.com
bhbdc.com

Central Appalachia Empowerment Zone WV
(304) 410-5070
mbodkins@caez-wv.org
caez-wv.org

Charleston area
(304) 340-4253
info@charlestonareaalliance.org
charlestonareaalliance.org

Chemical Alliance Zone WV
(304) 720-1021
kevindig@suddenlink.net
cazwv.com

Doddridge County
(304) 873-1652
jinnfbl91@frontier.com
doddridgecountyeda.com

Grant County
(304) 257-2168
tkitzmiller@grantcounty-wv.com
grantcounty-wv.com

Greenbrier Valley
(304) 497-4300
info@gvedc.com
gvedc.info

Hampshire County
(304) 822-4320
eileen@hampshirecountyeda.com
hampshirecountyeda.com

Hardy County
(304) 530-3047
hardyryda@hardynet.com
hardycountywv.com

Harrison County
(304) 476-0298
amy@harrisonedc.com
harrisonedc.com

Huntington area
(304) 525-1161
hadco@hadco.org
www.hadco.org

Jackson County
(304) 372-1151
info@jcda.org
jcda.org

Jefferson County
(304) 728-3255
info@jcda.net
jcda.net

Lewis County
(304) 269-4993
lceda@lewiscountywv.org
lceda.org

Lincoln County
(304) 824-3838
info@lincolneda.com
lincolneda.com

Little Kanawha area
(304) 275-4231
webmaster@littlekanawha.com
littlekanawha.com

Logan County
(304) 752-4600
logancounty.wv.gov

Marion County
(304) 367-5425
kcinalli@marioncountywv.com
marioncountywv.com

Mason County
(304) 675-1497
mcdaadm@masoncounty.org
masoncounty.org

Mercer County
(304) 431-8521
info@mercercoeda.com
mercercoeda.com

Mingo County
(304) 235-0042
ljohnson.mcra@zoominternet.net

Mid-Ohio Valley region
(304) 422-4993
carol.jackson@movrc.org
movrc.org

Mineral County
(304) 788-2233
klc@mineraleda.com
mineralcountydevelopmentauthority.com

Morgan County
(304) 258-8546
dcowles@morgancountyed.com
morgancountyeda.com

Morgantown area
(304) 296-6684
info@morgantown.org
itsmorgantown.com

New River Gorge
(304) 254-8115
info@nrgrda.org
nrgrda.org

Polymer Alliance Zone
(304) 428-1622
salbert@pazwv.org
pazwv.org

Pendleton County & Community
(304) 358-2074
eda@pendletoncounty.com
pendletoncounty.com

Pleasants County
(304) 684-1220
pcda@frontiernet.net
pleasantscountywv.com

Preston County
(304) 329-2299
robertbaylor@hotmail.com
prestonwv.com

Putnam County
(304) 757-0318
adunlap@pcda.org
pcda.org

Randolph County
(304) 637-0803
info@randolphwv.com
randolphwv.com

Ravenswood
(304) 372-1151
info@ravenswooddevelopmentauthority.com
cityofravenswood.com/boards-commissions-authorities

Regional Economic Development Partnership
(304) 232-7722
info@redp.org
redp.org

Ritchie County
(304) 588-0976
rceda@zoominternet.net
ritchiecounty.wv.gov

Roane County
(304) 927-5189
director@roanecountyeda.org
roanecountyeda.org

Taylor County
(304) 265-5450
hendersopn@frontier.com
wvcountytaylor.com

Tyler County
(304) 652-1760
ericpeters.tcda@frontier.com
tcdawv.com

Upshur County
(304) 472-1757 x1
info@upshurda.com
upshurda.com

Washington County Council
(304) 604-3560
t.james@firstmicroloanofW.virginia.org
washingtoncountypa.org

Wayne County
(304) 272-9050
wveda@suddenlinkmail.com
wveda.org

Webster County
(304) 847-2145
wcda@websterwv.com
websterwv.com

WV Economic Development Council
(304) 342-2123
info@wvedc.org
wvedc.org

West Virginia Hardwood Alliance Zone
(304) 636-9542
info@W.virginiahaz.com
westvirginiahaz.com

Wyoming County
(304) 732-6707
christylaxton@wyomingcounty.com
wyomingcounty.com
Entrepreneurial Opportunities

Regional Innovation Clusters
Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join
Small businesses driving innovation in one of these tech industries:
- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works
Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you
Network with other industry innovators and connect with resources that will help your small business find funding. You’ll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved
Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops
Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.
Need entrepreneurship training?
In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense’s Transition Assistance Program.

Who’s eligible?
Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at https://sbavets.force.com.

Opportunities for Veterans
Members of the military community can start and grow their small businesses with the help of SBA programs.

Need financing?
Loan Fee Relief
To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?
You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start
Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow
Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International
Enter or expand your federal and commercial contracting opportunities overseas.

Get certified
Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

▲ HOW THE SBA HELPED US SUCCEED
Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for $350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.
write your business plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

Business plans help you run your business.

A good business plan guides you through managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart investment. Brainstorm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a traditional business plan, which uses a standard structure and detailed sections. Once you’ve got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don’t have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary
Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company’s leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description
Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve. Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis
Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women’s Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now’s the time to answer these questions.

Organization and Management
Explain how your company will be structured and who will run it. Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you’re a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template
Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line
Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales
Your marketing strategy should evolve and change to fit your needs in each context.

Funding Request
If you’re asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you’d like. Your goal is to clearly explain how much funding you’ll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you’ll pay off the debt.

Financial Projections
Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools—graphs and charts—to tell your business’s financial story.

Appendix
Here you’ll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LENS STARTUP PLAN FORMAT
Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing your company’s fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships
Note the other businesses you’ll work with—suppliers, manufacturers, subcontractors, and similar strategic partners.

Key Activities
List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources
List resources you’ll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

Value Proposition
Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships
Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments
Name your target market. Your business won’t be for everybody; it’s important to have a clear sense of who you serve.

Channels
List the most important ways you’ll talk to your customers.

Cost Structure
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you’ll face.

Revenue Streams
Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.
When Michael Mills wanted help growing his business and formulating a transition plan, he turned to the SBA. With the help of the SBA Emerging Leaders program, Michael picked up the skills he needed to better compete in a changing marketplace. Michael’s architecture firm specializes in the restoration and preservation of historic buildings. His team has implemented a diverse range of building projects across West Virginia, from the restoration of 19th century homes to a $30 million state-of-the-art sports complex.

- **What challenge did you have?** I knew that in the next five to 10 years, my business partner was looking to retire. I needed to develop a succession plan for the company with an experienced business counselor.
  
  Another obstacle was figuring out the government contracting process. Bidding on and winning government contracts is a daunting process. The jargon and legal language can be major hurdle. I really wanted to challenge myself and succeed in this lucrative market.

- **What was the SBA solution?** In the SBA Emerging Leaders program, I received business training and networking opportunities that accelerated the growth of my small businesses. In the class, you create a three-year growth plan which requires you to review the fundamentals of business ownership. You basically update and expand on your business plan, which I had crafted 15 years earlier with a business adviser from the West Virginia Small Business Development Center, an SBA Resource Partner. While in my Emerging Leaders class, other executives shared their hiring strategies and that brought me to the solution that worked best for the Mills Group. I hired two part-time semi-retired remote employees who have over 40 years of experience. This one change in thinking transformed our workplace dynamic. My staff are mentored by professionals, and my two new managers have the hours and workplace freedom they need: a win-win for everyone.

  The SBA helps business owners take that next step, which for me is federal contracting. I learned the essentials for government contracting, like how to register with the System for Award Management to start doing business with the government.

- **What benefit did this have for you?** Since the Emerging Leaders class I have hired two more full-time employees. Annual revenue for the Mills Group has continued to grow by 10% each year.
The SBA helps business owners take that next step, which for me is federal contracting.”

Michael Mills
Managing Principal, The Mills Group
Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

written by Becky Bosshart
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

**Challenge**
The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn’t there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

**Solution**
Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberts’ first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

**Benefit**
The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

**5 Tips for Success**

**Get guidance.**
Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

**Define your lending needs.**
Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

**Talk to multiple lenders.**
See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

**Check all options.**
Consult with your lender to see if you’re eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

**Be ready for the ups and downs.**
Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.
SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.

Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.

First Microloan of West Virginia

WE CAN HELP YOUR BUSINESS GROW!

Start or expand your business IN West Virginia with an SBA Microloan. The state’s oldest and largest SBA Microlender, providing financing and technical assistance… Let us help you be successful!

IN WHEELING: (304) 604-3560 SERVING: Barbour, Brooke, Calhoun, Doddridge, Gilmer, Hancock, Harrison, Jackson, Lewis, Marion, Marshall, Monongalia, Ohio, Pleasants, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Wetzel, Wirt, and Wood Counties.

IN CHARLESTON: (304) 281-0488 SERVING: Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Mason, Nicholas, Putnam, Raleigh, Roane, Wayne and Webster Counties.

www.washingtoncountypa.org/loan-programs/west-virginia-sba-microloan/

Fish Hawk Acres | Buckhannon, WV

www.fishhawkacresswv.com
## SBA Lenders

Our participating SBA Lenders serve all West Virginia unless otherwise noted. To find more bank locations, visit the lender’s website.

<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Address</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALUM CREEK</td>
<td>Community Trust Bank</td>
<td>315 Midway Road</td>
<td>(304) 756-3317</td>
</tr>
<tr>
<td>ATHENS</td>
<td>BB&amp;T</td>
<td>202 State St.</td>
<td>(304) 384-9697</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>101 Vermillion St.</td>
<td></td>
<td>(304) 384-9010</td>
</tr>
<tr>
<td>BARBOURSVILLE</td>
<td>Fifth Third Bank</td>
<td>101 River Road</td>
<td>(304) 736-5304</td>
</tr>
<tr>
<td>First State Bank</td>
<td>660 Central Ave.</td>
<td></td>
<td>(304) 736-5271</td>
</tr>
<tr>
<td>Ohio Valley Bank</td>
<td>6327 U.S. Route 60 E.</td>
<td></td>
<td>(304) 733-0401</td>
</tr>
<tr>
<td>WesBanco Bank Inc.</td>
<td>6501 Mud River Road</td>
<td></td>
<td>(304) 399-4441</td>
</tr>
<tr>
<td>BARRACKVILLE</td>
<td>First Exchange Bank</td>
<td>211 Pike St.</td>
<td>(304) 333-2219</td>
</tr>
<tr>
<td>BAYARD</td>
<td>Miners &amp; Merchants Bank</td>
<td>2140 Front St.</td>
<td>(304) 693-7675</td>
</tr>
<tr>
<td>BECKLEY</td>
<td>Bank of Mount Hope</td>
<td>204 Pinewood Drive</td>
<td>(304) 252-2265</td>
</tr>
<tr>
<td></td>
<td>BB&amp;T</td>
<td>3849 Robert C. Byrd Drive</td>
<td>(304) 252-6334</td>
</tr>
<tr>
<td></td>
<td>City National Bank</td>
<td>1 Park Ave.</td>
<td>(304) 255-7000</td>
</tr>
<tr>
<td></td>
<td>First Community Bank</td>
<td>111 Citizens Drive</td>
<td>(304) 921-2988</td>
</tr>
<tr>
<td></td>
<td>MCNB Banks</td>
<td>85 Jerome Van Meter Drive</td>
<td>(304) 253-5050</td>
</tr>
<tr>
<td></td>
<td>Summit Community Bank</td>
<td>1826 Harper Road</td>
<td>(304) 255-4560</td>
</tr>
<tr>
<td></td>
<td>United Bank</td>
<td>129 Main St.</td>
<td>(304) 256-7262</td>
</tr>
<tr>
<td></td>
<td>Woodforest National Bank</td>
<td>1330 N. Eisenhower Drive</td>
<td>(304) 250-0181</td>
</tr>
<tr>
<td>BELINGTON</td>
<td>Freedom Bank</td>
<td>315 Crim Ave.</td>
<td>(304) 823-1531</td>
</tr>
<tr>
<td>BERKELEY SPRINGS</td>
<td>BB&amp;T</td>
<td>7 S. Washington St.</td>
<td>(304) 258-4596</td>
</tr>
<tr>
<td></td>
<td>City National Bank</td>
<td>149 N. Washington Street</td>
<td>(304) 258-4342</td>
</tr>
<tr>
<td></td>
<td>CNB Bank Inc.</td>
<td>101 S. Washington Street</td>
<td>(304) 258-1520</td>
</tr>
<tr>
<td></td>
<td>BLUEFIELD First Community Bank</td>
<td>211 Federal St.</td>
<td>(304) 325-7151</td>
</tr>
<tr>
<td></td>
<td>MCNB Banks</td>
<td>3152 E. Cumberland Road</td>
<td>(304) 325-6500</td>
</tr>
<tr>
<td></td>
<td>Summit Community Bank</td>
<td>500 Federal St.</td>
<td>(304) 325-8181</td>
</tr>
<tr>
<td></td>
<td>BRIDGEPORT BB&amp;T</td>
<td>405 W. Main St.</td>
<td>(304) 842-6277</td>
</tr>
<tr>
<td></td>
<td>City National Bank</td>
<td>1216 Johnson Ave.</td>
<td>(304) 842-1962</td>
</tr>
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<td>(304) 926-3301</td>
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<td>Fifth Third Bank</td>
<td>700 Virginia St. E.</td>
<td>(304) 353-4100</td>
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<td>Member Choice FCU</td>
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<td>(304) 575-1462</td>
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<td>2402 Mountaineer Blvd.</td>
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<td>1900 Third Ave.</td>
<td>(304) 526-6200</td>
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<td>Community Trust Bank</td>
<td>952 Third Ave.</td>
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<td>Ohio Valley Bank Co.</td>
<td>3311 U.S. Route 60</td>
<td>(304) 521-0400</td>
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<td>Peoples Bank</td>
<td>101 Fifth Ave.</td>
<td>(800) 522-3310</td>
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<td>2983 Fifth Ave.</td>
<td>(304) 525-1600</td>
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<td>(304) 743-8074</td>
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MINERAL WELLS
Premier Bank
1397 Elizabeth Pike
(304) 489-3390

MONTGOMERY
United Bank
200 Fourth St.
(304) 442-2492

MOOREFIELD
Capon Valley Bank
717 N. Main St.
(304) 530-7714
Grant County Bank
500 S. Main St.
(304) 538-6566
Pendleton Community Bank
402 S. Main St.
(304) 538-7900
Summit Community Bank
310 N. Main St.
(304) 530-1000

MORGANTOWN
BB&T
496 High St.
(304) 285-2307
1806 Earl L Core Road
(304) 292-1000
466 Chestnut Ridge Road
(304) 285-3005
1000 Mid Atlantic Drive
(304) 212-3521
Citizens Bank of Morgantown
265 High St.
(304) 292-8411
City National Bank
1182 Pineview Drive
(681) 285-6130
Clear Mountain Bank
1085 Van Voorhis Road
(304) 777-4000
102 Venture Drive
(304) 291-2265

First Exchange Bank
3081 University Ave.
(304) 225-2605
First United Bank & Trust
651 Suncrest Towne Centre
(304) 292-7935
Huntington National Bank
312 Cheat Road
(304) 291-7779
201 High St.
(304) 284-7830
3120 University Ave.
(304) 291-7768
MVB Bank
10 Sterling Drive
(304) 381-4030
2400 Cranberry Square
(304) 285-0001
51 Donahue Ave., Suite 115
(304) 285-0006
PNC Bank
455 Suncrest Towne Center
(304) 285-5484
United Bank
990 Elmer Prince Road
(304) 598-2000
WesBanco Bank Inc.
1350 Earl Core Road
(304) 284-1600

MOUNT HOPE
Bank of Mount Hope
602 Main St.
(304) 877-5551
MULLENS
First Peoples Bank
200 First St.
(304) 294-7115
NEW MARTINSVILLE
Community Bank
425 Third St.
(304) 455-5400
Peoples Bank
207 Main St.
(304) 455-4500
Union Bank
638 N. State Route 2
(304) 455-2967
WesBanco Bank Inc.
190 Main St.
(304) 455-1300

NITRO
Huntington National Bank
First Avenue & 19th Street
(304) 755-6015
WesBanco Bank Inc.
4650 First Ave.
(304) 755-4700
Woodforest National Bank
10 Nitro Marketplace
(304) 769-0102

MOUNDSVILLE
BB&T
414 Jefferson Ave.
(304) 845-3047
Community Bank
809 Lafayette Ave.
(304) 845-0922
United Bank
621 Seventh St.
(304) 845-3367

FOAYETE COUNTY
National Bank
1554 E. Main St.
(304) 469-2555
JPMorgan Chase
215 Main St.
(304) 465-1146

OCEANA
First Community Bank
1616 Cook Parkway
(304) 682-8244
Summit Community Bank
Oceana Route 10 & Cook Parkway
(304) 682-6221

PARKERSBURG
BB&T
329 E. Eighth St.
(304) 485-1651
Community Bank of Parkersburg
631 Juliana St.
(304) 485-7991
First Neighborhood Bank
4416 Emerson Ave.
(304) 485-7641
Huntington National Bank
429 Market St.
(304) 424-7500
MBNB Bank
1119 Garfield Ave.
(304) 428-9200
Peoples Bank
903 Division St.
(304) 428-1500
United Bank
514 Market St.
(304) 424-8800
WesBanco Bank Inc.
415 Market St.
(304) 480-2500

PETERSBURG
Grant County Bank
3 N. Main St.
(304) 257-4111
Pendleton Community Bank
102 Virginia Ave.
(304) 358-3622
Summit Community Bank
90 S. Grove St.
(304) 257-1244

PHILIPPI
BC Bank
107 Pike St.
(304) 457-0110
Freedom Bank
207 S. Main St.
(304) 457-3300
Premier Bank
5 S. Main St.
(304) 457-3737

PIKEVILLE
First Community Bank
77 Cedar Ave.
(304) 732-7011
Summit Community Bank
515 Appalachian Highway
(304) 732-8850

POCA
Poca Valley Bank
142 Main St.
(304) 759-1010

POINT PLEASANT
City National Bank
2212 Jackson Ave.
(304) 674-1000
Farmers Bank & Savings Co.
1716 Jefferson Blvd.
(304) 674-8200

Ohio Valley Bank Co.
328 Viand St.
(304) 675-8660
Peoples Bank
421 Main St.
(304) 675-4480

PRINCETON
BB&T
1439 Main St.
(304) 487-5900
First Community Bank
1001 Mercer St.
(304) 431-2203
MCNB Bank & Trust Co.
322 S. Walker St.
(304) 425-3000
New Peoples Bank
1221 Stafford Drive
(304) 487-9800
Summit Community Bank
1223 Stafford Drive
(304) 4425-0856

PROCTOR
Bayer Heritage Federal Credit Union
17612 Energy Road
(304) 455-4029

RANSON
City National Bank
75 W. Virginia Way
(304) 724-9177

RAVENSWOOD
Premier Bank
601 Washington St.
(304) 273-1100
WesBanco Bank Inc.
2 Wall St.
(304) 273-9351
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Address</th>
<th>Phone</th>
</tr>
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<tbody>
<tr>
<td>RICHWOOD</td>
<td>First Community Bank</td>
<td>16 W. Main St.</td>
<td>(304) 846-2641</td>
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<tr>
<td></td>
<td>BB&amp;T</td>
<td>98 Academy Drive</td>
<td>(304) 372-8431</td>
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<tr>
<td>RIPLEY</td>
<td>City National Bank</td>
<td>108 N. Church St.</td>
<td>(304) 372-2281</td>
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<td>Premier Bank</td>
<td>606 S. Church St.</td>
<td>(304) 372-4634</td>
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<td>United Bank</td>
<td>113 North St.</td>
<td>(304) 372-2121</td>
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<tr>
<td>ROMNEY</td>
<td>Bank of Romney</td>
<td>95 E. Main St.</td>
<td>(304) 822-3541</td>
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<td></td>
<td>FNB Bank Inc.</td>
<td>105 N. High St.</td>
<td>(304) 822-8700</td>
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<tr>
<td>RONCEVERTE</td>
<td>BB&amp;T</td>
<td>100 Maplewood Ave.</td>
<td>(304) 647-5700</td>
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<td></td>
<td>Premier Bank</td>
<td>1 Cedar St.</td>
<td>(304) 647-4212</td>
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<td>SAINT MARYS</td>
<td>Pleasants County Bank</td>
<td>215 Washington St.</td>
<td>(304) 684-2227</td>
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<td>Union Bank</td>
<td>401 Second St.</td>
<td>(304) 684-2255</td>
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<td>SCOTT DEPOT</td>
<td>City National Bank</td>
<td>100 Popular Fork Road</td>
<td>(304) 757-4916</td>
</tr>
<tr>
<td></td>
<td>JP Morgan Chase</td>
<td>80 Great Teays Blvd.</td>
<td>(304) 760-1101</td>
</tr>
<tr>
<td>SHERPHERSTOWN</td>
<td>BB&amp;T</td>
<td>8327 Martinsburg Pike</td>
<td>(304) 876-3601</td>
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<tr>
<td></td>
<td>Jefferson Security Bank</td>
<td>105 E. Washington Street</td>
<td>(304) 876-9000</td>
</tr>
<tr>
<td></td>
<td>Natural Capital Investment Fund</td>
<td>1098 Turner Road</td>
<td>(304) 876-2815</td>
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<tr>
<td></td>
<td>United Bank</td>
<td>7867 Martinsburg Pike</td>
<td>(304) 876-6002</td>
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<tr>
<td>SHEPPARDSTOWN</td>
<td>WesBanco Bank Inc.</td>
<td>329 Pike St.</td>
<td>(304) 592-5700</td>
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<td>SHEPPARDSTOWN</td>
<td>Poca Valley Bank</td>
<td>6420 Sissonville Drive</td>
<td>(304) 984-1997</td>
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<td>SISHONVILLE</td>
<td>Peoples Bank</td>
<td>726 Wells St.</td>
<td>(304) 652-3671</td>
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<td>Union Bank</td>
<td>700 Wells St.</td>
<td>(304) 652-3511</td>
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<td>SLATY FORK</td>
<td>Citizens Bank of West Virginia</td>
<td>1 Citizens Plaza</td>
<td>(304) 572-4095</td>
</tr>
<tr>
<td>SOUTHWEST</td>
<td>United Bank</td>
<td>425 Robert C. Byrd Drive</td>
<td>(304) 683-3233</td>
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<td>CHARLESTON</td>
<td>BB&amp;T</td>
<td>4 Riverwalk Mall</td>
<td>(304) 744-8900</td>
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<td>Huntington National Bank</td>
<td>280 Southridge Blvd.</td>
<td>(304) 744-5585</td>
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<td>JPMorgan Chase</td>
<td>505 D St.</td>
<td>(304) 744-1835</td>
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<tr>
<td></td>
<td>SunTrust Bank</td>
<td>5 Riverwalk Mall</td>
<td>(304) 746-4761</td>
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<td>West Virginia Federal Credit Union</td>
<td>315 Fifth Ave.</td>
<td>(304) 414-3532</td>
</tr>
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<td>SPENCER</td>
<td>First Neighborhood Bank</td>
<td>216 Market St.</td>
<td>(304) 927-1750</td>
</tr>
<tr>
<td></td>
<td>Poca Valley Bank</td>
<td>1 Black Walnut Ave.</td>
<td>(304) 927-1492</td>
</tr>
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<td></td>
<td>Premier Bank</td>
<td>303 Main St.</td>
<td>(304) 927-3340</td>
</tr>
<tr>
<td>ST. ALBANS</td>
<td>BB&amp;T</td>
<td>520 Sixth Ave.</td>
<td>(304) 722-0300</td>
</tr>
<tr>
<td></td>
<td>City National Bank</td>
<td>500 Fourth St.</td>
<td>(304) 722-7565</td>
</tr>
<tr>
<td></td>
<td>JP Morgan Chase</td>
<td>603-613 MacCorkle Ave.</td>
<td>(304) 722-0865</td>
</tr>
</tbody>
</table>

Loans from the #1 SBA lender in our region.
SUMMERSVILLE
BB&T
811 Main St.
(304) 872-3131
Community
Trust Bank
507 Main St.
(304) 872-2711
United Bank
2004 W.
Webster Road
(304) 872-5434

SUTTON
Premier Bank
101A W. Main St.
(304) 765-2866

TERRA ALTA
Clear Mountain Bank
1101 E. State Ave.
(304) 789-2436

THOMAS
Miners &
Merchants Bank
172 East Ave.
(304) 463-4155

VIENNA
BB&T
500 13th Ave.
(304) 295-3434
Community Bank
of Parkersburg
2400 Grand
Central Ave.
(304) 295-4566
Peoples Bank
1102 Grand
Central Ave.
(304) 295-6000
United Bank
2650 Grand
Central Ave.
(304) 295-3434
WesBanco
Bank Inc.
410 Grand
Central Ave.
(304) 422-8501

WALTON
Poca Valley Bank
7033 Charleston Road
(304) 577-6611
WARDENSVILLE
Capon Valley Bank
2 W. Main St.
(304) 874-3531
Pendleton
Community Bank
275 E. Main St.
(304) 897-2265
WAYNE
City National Bank
206 Central Ave.
(304) 272-9955
JPMorgan Chase
608 Hindricks St.
(304) 272-3121
WEBSTER SPRINGS
United Bank
1 Court Square
(304) 847-5112
WEIRTON
Huntington National Bank
215 Three Springs Drive
(304) 723-3099
United Bank
109 Three Springs Drive
(304) 723-2000
WesBanco Bank Inc.
333 Penco Road
(304) 797-8060
WELCH
MCNB Bank and
Trust Co.
75 Wyoming St.
(304) 436-4112
WELLSBURG
First National
Bank of PA
1015 Commerce St.
(304) 737-3531
Main Street Bank
1010 Commerce St.
(304) 737-2345
WEST HAMLIN
City National Bank
6888 McClellan St.
(304) 824-7225
Premier Bank
40 Lincoln Plaza
(304) 824-2611
WEST UNION
Cornerstone Bank
101 W. Main St.
(304) 873-2401
West Union Bank
212 E. Main St.
(304) 873-2361
WESTON
Citizens Bank of Weston
201 Main Ave.
(304) 269-2862
Huntington National Bank
121 E. Third St.
(304) 269-6152
United Bank
202 Main St.
(304) 269-7600
WHEELING
BB&T
1145 Main St.
(304) 232-1234
Community Bank
875 National Road
(304) 277-1101
JPMorgan Chase
2 Bae Mar Place
(304) 242-1167
Main Street Bank
2001 Main St.
(304) 232-2001
United Bank
21 Twelfth St.
(304) 234-1100
WesBanco Bank Inc.
1 Bank Plaza
(304) 234-9000
WHITE HALL
BB&T
2669 White Hall Blvd.
(304) 363-5586
MVB Bank
100 NASA Blvd.
(304) 367-8688
WHITE SULPHUR SPRINGS
First-Citizens Bank & Trust Co.
686 E. Main St.
(304) 536-1400
Premier Bank
42736 Midland Trail
(304) 536-2224
WHITESVILLE
Whitesville State Bank
38609 Coal River Road
(304) 854-1271
WILLIAMSON
Bank of Mingo
10 Commerce Drive
(304) 475-1900
BB&T
250 E. Second Ave.
(304) 235-1544
Community Trust Bank
101 E. Second Ave.
(304) 235-5454
First National Bank of Williamson
68 E. Second Ave.
(304) 235-5300
WILLIAMSTOWN
Williamstown Bank
435 Highland Ave.
(304) 375-6262
WINFIELD
City National Bank
74 Wall St.
(304) 586-2302
Poca Valley Bank
3500 Winfield Road
(304) 586-2300

The Progress Fund
David Kahley
(724) 216-9160
dkahley@progressfund.org
Washington County Council
on Economic Development
Dan Reitz
(724) 225-8250
dan.reitz@starpointepark.com
washingtoncountypa.org

Business Finance Group
535 Winter Camp Trail
Hedgesville
(800) 434-9427
Elizabeth Wilson
ewilson@businessfinancegroup.org
businessfinancegroup.org

Participating Microlenders
First Microloan of West Virginia
1100 Main St.,
second floor
Wheeling
(304) 604-3560
t.james@firstmicroloanofW.virginia.org
sampayne@firstmicroloanofW.virginia.org
firstmicroloanofW.virginia.org

People Incorporated
Financial Services
Serving Mercer County
(276) 619-2239
bskora@peopleinc.net
jrepass@peopleinc.net
peopleinc.net

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bskora@peopleinc.net
jrepass@peopleinc.net
peopleinc.net

Participating Certified Development Companies
Regional Development Funding Corp.
1000 Coombs Farm Drive, building A,
unit 101
Morgantown
Rebecca MacBlane
(877) 832-6504
rmacblane@rdfc.net
Nathan Nyland
(877) 832-6504
nnyland@rdfc.net
rdfc.net

Business Finance Group Inc.
Serving Berkeley, Hampshire, Jefferson & Morgan counties
535 Winter Camp Trail
Hedgesville
Elizabeth Wilson
ewilson@businessfinancegroup.org
(800) 434-9427
businessfinancegroup.org

Community Advantage Lenders
Natural Capital Investment Fund
1098 Turner Road
Shepherdstown
President & CEO
Marten Jenkins
(304) 876-2815
mjenkins@conservationfund.org
Business Lender
Kevin O’Connor
(304) 333-6743
koconnor@conservationfund.org

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Regional Development Funding Corp.
1000 Coombs Farm Drive, building A,
unit 101
Morgantown
Rebecca MacBlane
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rmacblane@rdfc.net
Nathan Nyland
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rdfc.net

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jrepass@peopleinc.net
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sampayne@firstmicroloanofW.virginia.org
firstmicroloanofW.virginia.org

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(276) 619-2239
bskora@peopleinc.net
jrepass@peopleinc.net
peopleinc.net
Need Financing?

Visit your local SBA office or lender to learn about these funding options.

**The 7(a) Loan, the SBA’s Largest Financing Program**
If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

- **MAX LOAN AMOUNT:** $5 million
- **INTEREST RATE:** generally prime + a reasonable rate capped at 2.75%
- **TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital
- **GUARANTEE:** 50 to 90%

**Microloans**
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

- **INTEREST RATE:** loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%
- **TERMS:** lender negotiated, no early payoff penalty
- **GUARANTEE:** 75 to 90%

**CAPLines**
Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

**SBA Express Loan**
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

- **MAX LOAN AMOUNT:** $350,000
- **INTEREST RATE:** for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%
- **TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital
- **GUARANTEE:** 50%

**Community Advantage**
A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

- **INTEREST RATE:** prime + 6%
- **TERMS:** up to 25 years for real estate, 10 years for equipment and working capital
- **GUARANTEE:** 75 to 90%

**504 Certified Development Company Loan**
If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

- **MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT):**
  - up to $5 million; $5.5 million for manufacturing or energy public policy projects
- **INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms
- **TERMS:** 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment
- **GUARANTEE:** the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)
- **SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%
Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.

Expand your Market
Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.
You can:
• learn how to export
• participate in foreign trade missions and trade shows
• obtain services to support foreign market entry
• translate websites to attract foreign buyers
• design international marketing products or campaigns

Financing for International Growth
Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you’ve been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: $5 million
Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more
Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90%
Approval time: 36 hours or less

Expert Advice on Exporting
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.
**HOW THE SBA HELPED US SUCCEED**

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

**Help with Trade Barriers**

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.

Do you work in one of these areas?
» advanced materials
» agTech
» artificial intelligence
» biomedical
» cybersecurity
» energy
» first response
» national security
» space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America’s Seed Fund, provide more than $3.5 billion in early stage capital through a competitive awards process.

How it works
Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:
» The proof-of-concept stage typically lasts from 6-12 months, and ranges from $100,000-$225,000.
» The full R&D period lasts about 24 months and typically provides $600,000-$1.5 million.
» The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits
The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:
» Department of Agriculture
» Department of Commerce
» National Institute of Standards and Technology
Investment Capital
Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible
The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.
Visit sba.gov and click on Funding Program and then Investment Capital.
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as...
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge
Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution
An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small Business Development Center.

What to do after a Disaster Declaration

After a disaster is declared by the President
Register with FEMA at disasterassistance.gov, or call (800) 621-3362, TTY 800-462-7585, or visit a Disaster Recovery Center. Locations can be found at fema.gov/drc. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, the SBA will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program
Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

Loan Amount: $25,000
Terms: up to seven years
Guarantee: 50%

After a disaster is declared by the SBA Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit disasterloan.sba.gov/ela to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information you need to get started:
• address of damaged residence or business and contact information
• insurance information, including type of insurance, policy numbers, and amount received
• household and/or business income
• description of disaster-caused damage and losses

When you’re affected by a disaster the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.
The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit sba.gov/disaster.

Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner’s shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabrie Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. “You’ve got to have resiliency. You’ve got to swallow your pride sometimes,” Stephanie says. “But you also have to believe in your product.”

Benefit
For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Vitori says. “That drive keeps you going.”

Keep in mind
Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready
The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
Getting Back to Business: Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.

**Establish a communications plan**
- Test your calling tree or communications list to reach employees to ensure they and their families are safe.

**Protect your documents**
- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

**Review insurance coverage**
- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.

**Establish a solid supply chain**
- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

**Plan for an alternative location**
- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.

**Practice your plan with your staff**
Based on your location, assess your risk for every type of emergency.
- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit
Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work
Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?
Small businesses that often come to the SBA for surety bonds:

» startups and firms in business less than three years
» businesses with credit issues or internally prepared financial statements
» those who cannot secure bonding through regular commercial channels
» subcontractors with a desire to establish their own bonding as a prime contractor
» those wishing to increase their current bonding limits

▲ HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA’s QuickApp program.

» easy application
» no need to submit financials to the SBA
» online applications submitted to SBA authorized agents approved within hours

Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO, (303) 927-3479

Kevin Valdes
Seattle, WA, (206) 553-7277

Jennifer C. Bledsoe
Washington, DC, (202) 205-6153

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carol.jackson@movrc.org
online application at www.movrc.org

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Contracting
Doing Business with the Government

How I Did It

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

Written by Micaela Morrissette
Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn’s career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned “everything it takes to run a machine shop. I naturally just picked it up and wanted it.”

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. “When I did something wrong, he told me, and I didn’t do that again,” Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral. “He did not want to sell to a corporation that would bring in their own people or end up foreclosing,” Rahn says. “Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too.”

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She’s grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She’s investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she’s able to do all of this.
How to do business with the government

1. Identify your product or service number at naics.com.

2. Search the FedBizOpps database (fbo.gov) to see if any federal agencies are looking for your product or service.

3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance to find your local office.

4. Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

5. Obtain a free DUNS number at fedgov.dnb.com/webform.

6. Register with the System for Award Management (sam.gov) to start doing business with the government.

7. Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to certify.sba.gov.

Did you know

buying a building is often more economical than leasing?

The SBA 504 Loan Program offers fixed, below-market interest rate loans with ONLY 10% DOWN.

Now you can preserve cash, benefit from tax savings and build owner’s equity by utilizing the SBA 504 Loan Program. The 504 Loan is designed for business owners like you who are looking to buy, construct, improve or refinance commercial and industrial buildings or to purchase or refinance heavy machinery and equipment.

Regional Development Funding Corporation (RDFC) is your trusted financing source for the SBA 504 loans in Pennsylvania and West Virginia. As the leading SBA 504 lender in Western Pennsylvania for the past 10 years and the only Statewide Certified Development Company in West Virginia, we are extremely passionate small business advocates committed to our mission of fostering the economic growth of diverse small businesses within our communities.

If you would like to discuss a specific project, or if you would like to hear more about our loan products, contact our offices at 877-832-6504 or visit us on the web at www.rdfc.net.
Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Next Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the government buy the product or service that you sell?</td>
<td>✓</td>
<td>Continue to question 2.</td>
</tr>
<tr>
<td>Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?</td>
<td>✓</td>
<td>Continue to question 3.</td>
</tr>
<tr>
<td>Confirm your answer to all of the following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Is the majority owner(s) a U.S. citizen?</td>
<td>✓</td>
<td>Continue to question 4.</td>
</tr>
<tr>
<td>- Does your company have a place of business in the U.S.?</td>
<td>X</td>
<td>These are requirements for participation in government contracting programs.</td>
</tr>
<tr>
<td>- Is your business organized for profit?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>- Does your business generate revenue?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Do you have cash on hand to purchase working inventory, if needed?</td>
<td>✓</td>
<td>Continue to question 7.</td>
</tr>
<tr>
<td>Do you already have federal/state/local government contracting experience?</td>
<td>✓</td>
<td>Continue to question 8.</td>
</tr>
<tr>
<td>Do you know where to find contracting opportunities?</td>
<td>✓</td>
<td>Continue to question 9.</td>
</tr>
<tr>
<td>Are you credit worthy?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>- Is the majority owner(s) a U.S. citizen?</td>
<td>✓</td>
<td>Visit an SBA Resource Partner for tips on repairing your credit.</td>
</tr>
<tr>
<td>- Does your company have a place of business in the U.S.?</td>
<td>X</td>
<td>Talk to an SBA Lender about how to build credit.</td>
</tr>
<tr>
<td>- Is your business organized for profit?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>- Does your business generate revenue?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Make sure you have:</td>
<td>✓</td>
<td>Continue below.</td>
</tr>
<tr>
<td>- a DUNS number</td>
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<tr>
<td>- the NAICS codes and size standards for your industry</td>
<td></td>
<td></td>
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<tr>
<td>- SAM registration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- This is a requirement for participation in some government contracting programs.</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

It sounds like you may be a good fit for government contracting! Visit your local SBA district office or sba.gov/contracting for more information.
SBA Certification Programs

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit certify.sba.gov.

8(a) Business Development Program

If you’re an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- demonstrate at least a two-year track record and have potential for continued success
- have a net worth and adjusted gross income of less than $250,000 and assets under $4 million

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- You are assigned an SBA professional to help coordinate business development assistance.
- You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.
- 8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

How the SBA Helped Me Succeed

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans. American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, sba.gov/naa. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.
You must be certified as a small business within your NAICS industry classification (naics.com).

Mentors and proteges must be organized for profit or as an agricultural cooperative.

Mentors cannot own more than 40% equity in the protege’s business.

An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone
Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- have at least 35% of your employees living in a HUBZone

Service-Disabled Veterans
If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification
If you’re a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here’s how to get certified:

1. Make sure you’re eligible
- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register
- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify
Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women’s Chamber of Commerce
- Women’s Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status
- Update your status as a woman-owned small business in sam.gov.

5. Search the database
- Search the FedBizOpps database (fbo.gov) for your new business opportunity.
CONTRACTING

Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you’re eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Regional/State Contracting Programs

Regional Contracting Assistance Center
1116 Smith St., suite 202
Charleston
(304) 344-2546
rcac@rcacwv.com
rcacwv.com

RCAC Eastern
Marketing Representative Kelly Cortright
(304) 821-4533
kcortright@rcacwv.com

RCAC Northern
Dr. Shana Nicholson
(304) 333-6823
snicholson@rcacwv.com

RCAC Mid-Southern
Kendra Priddy and Mary Hedrick
(304) 344-2546
rcac@rcacwv.com

An O’Fallon Casting Inc. employee at work in O’Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.
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