

THE LENDER'S ADVANTAGE

INSIDE THIS ISSUE:

Advertising Your SBA Relationship	1
August 2014 Lender Rankings	1
Available Lender Training	2

Lower Rio Grande Valley District

Harlingen District Office
2422 E. Tyler St., Suite E
Harlingen, TX 78550
Tel: (956) 427-8533
Fax: (956) 427-8537

Sylvia G. Zamponi
District Director
sylvia.zamponi@sba.gov

Corpus Christi Branch Office
2820 South Padre Island, #108
Corpus Christi, TX 78408
Tel: (361) 879-0017
Fax: (361) 879-0764

Debbie E. Fernandez
Branch Manager
debbie.fernandez@sba.gov

www.sba.gov/tx/harlingen

All SBA programs and services are provided on a nondiscriminatory basis.



ADVERTISING YOUR SBA RELATIONSHIP DECAL GUIDELINES REVISED AUGUST 28, 2014

Guidelines for the use of the SBA Lender Window Decal and Electronic Decal were recently revised. The Lower Rio Grande Valley District Office encourages our lending partners to advertise your SBA relationship. Read on for the terms.

1. General Terms

a. There is one SBA lender window decal approved by

the Agency for use by participating lenders. Used in this context, participating lenders are those lenders who are in good standing with the Agency, have signed SBA Form 750 and are authorized to offer their respective programs.

b. SBA lender decals are available for use as a window decal (as provided by SBA) or elec-

Continued on Page 2 (Advertising)



LENDER RANKINGS BY NUMBER OF LOANS OCTOBER 1, 2013 THROUGH AUGUST 31, 2014

LRGV/CCBO Top 10 Volume 7(a) Lenders

1. BBVA Compass Bank	63	\$5,548,700
2. Lone Star National Bank	12	\$2,908,000
3. JP Morgan Chase Bank	12	\$1,291,200
4. First Community Bank-CC	8	\$5,775,000
5. Wells Fargo	8	\$ 498,300
6. Security Service Federal Credit Union	5	\$1,045,700
7. Inter National Bank	3	\$ 840,000
8. Frost Bank	3	\$ 502,000
9. American Bank, NA	3	\$ 325,000
10. Elsa State Bank & Trust	2	\$ 357,000

LRGV/CCBO Top 5 Volume CDC's

1. Capital Certified Development Corp.	7	\$2,514,000
2. Texas Cert. Development Co., Inc.	3	\$1,949,000
3. Brownsville Local Development Co., Inc.	2	\$1,496,000
4. Accion Texas Inc.	1	\$ 620,000
5. Greater Texas Certified Development Co.	1	\$ 445,000

*LRGV/CCBO Top 5 Volume Third Party 504 Lenders

1. Kleberg Bank, N.A.	4	\$1,218,500
2. American Bank, N.A.	3	\$3,477,050
3. International Bank of Commerce	1	\$1,284,000
3. Prosperity Bank	1	\$ 899,000
4. Texas National Bank	1	\$ 750,616
5. Inter National Bank	1	\$ 693,250

Volume:

140 Loans

Approved for:

\$37,046,000

*Additional

Supported Dollars:

\$9,496,154

*3rd party portion of 504 loans

Continued from Page 1 (Advertising)

tronic format (downloadable from www.sba.gov/banking).

c. The SBA lender window decals may only be used on the lender’s physical premises. The electronic version of the lender decal may be used on the lender’s website in the manner outlined in SBA’s SOP 50 10 and these guidelines.

d. The SBA lender decal may only be used to inform the public of the lender’s status with the SBA and the particular SBA loan products available through its institution; it may not be used for any promotional/advertising materials, combined with other products, packaging, manuals, documentation or web pages other than as described here.

2. Use of Electronic Lender Decal

a. The SBA decal should be placed in a location and manner that does not promote or appear to promote the lender’s non-SBA products or services.

b. The SBA decal must always be accompanied by the following public statement, “Approved to offer SBA loan products under SBA’s [Preferred Lender/Express Lender/Certified Lender/Microloan] program.”

c. The SBA decal may only be used as a hyperlink if it links back to www.sba.gov or an internal bank created page which only provides information about SBA’s products and services.

d. The SBA decal must be downloaded from www.sba.gov/banking. Banks must not create their own versions of the decal and may not edit or otherwise change the appearance of the decal other than to proportionally resize. If you have problems downloading the file or need a different format, please contact Gary Shellehamer, Office of Marketing and Customer Service, (202) 205-6907.

e. The SBA decal may be placed in a like manner and in the same location as the FDIC and/or Equal Housing Lender logos (usually at the bottom of the lender’s web page) or it may be placed on the lender’s small business web page provided:

1. It is not the most prominent element on the web page,
2. It is no larger or smaller than the other icons on the web page and is not placed in such a manner as to convey

SBA’s endorsement of a non-SBA product, service or entity,

3. Aside from proportional resizing of the image, its appearance has not been altered or modified in any way, including being combined with other elements, graphics, logos, icons, photos, slogans, numbers, design features, words or symbols,

4. It may not be displayed on its side or inverted,

5. Its text reads from left to right,

6. Its colors and proportions are not altered,

7. No part of the decal can be changed or resized relative to the rest of the decal, and

8. There exists a minimum spacing of 25 pixels between each side of the decal and other textural or graphic elements on the web page.

f. The SBA lender decal may not be displayed on any web site other than those of participating lenders.

3. Agency Permission, Review and Oversight

Lenders must seek written permission from SBA’s Office of Capital Access for any use of the SBA lender decals not

outlined in SOP 50 10 or these guidelines.

Use of the SBA lender decal(s) is prohibited in any manner that is in the SBA’s sole discretion, misleading, unfair, defamatory, infringing, libelous, disparaging, obscene or otherwise objectionable to the SBA.

Lender’s usage of the SBA lender decal (s) will be reviewed as part of the Agency’s lender oversight activities.

Upon request by SBA, the lender will promptly remove all SBA decals from its website or physical premises. The SBA at its sole discretion may also request a lender promptly correct any misuse as determined or directed by SBA so as to be in compliance with SOP 50 10 and these guidelines.

LENDER TRAINING—AVAILABLE UPON REQUEST

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| 1. Introduction to SBA Lending – The 7(a) Loan Program | Contract, Seasonal, and Builder’s | Working Capital Program, and Export Express | on SBA Loans via 1502 Reports |
| 2. Small Loan Advantage and E-Tran | 4. SBAExpress | 7. 504 Loan Program | 10. Servicing, Liquidation and Purchase Procedures of SBA Loans |
| 3. Caplines: Working Capital, | 5. 10 Tab Submission | 8. Closing of SBA Loans | |
| | 6. International Trade, Export | 9. Reporting Requirements | |

For lender training in the Rio Grande Valley contact Maria Perez, Lender Relations Specialist at maria.perez@sba.gov or for the training in the South Coastal Bend counties contact Rick Sturtevant, Lender Relations Specialist at rick.sturtevant@sba.gov