

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're unable to 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 percent

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 percent

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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

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 percent

Community Advantage Program

Financing 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 percent

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

Microloan Program

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 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

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

MAX LOAN AMOUNT (up to 40 percent 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 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent 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 percent

SBA Lenders

Our participating SBA Lenders serve all of Northern Coastal California unless otherwise noted.
For information visit sba.gov/ca/sf.

EAST BAY

California Bank of Commerce
(925) 283-2265
californiabankofcommerce.com/lending-products

United Business Bank
(925) 476-1823
unitedbusinessbank.com

LOS ANGELES

Beacon Business Bank
(213) 315-4606
beaconbusinessbank.com/small-business-loans

NORTH BAY

Summit State Bank
(707) 568-6000
summitstatebank.com

OAKLAND

Community Bank of the Bay
(510) 433-5400
bankcbb.com/our-services

SACRAMENTO

Redding Bank of Commerce
(916) 772-0131
reddingbankofcommerce.com

SAN FRANCISCO

Bank of San Francisco
(415) 489-7134
bankofsf.com/sba-loans.htm

GBC International Bank
(415) 392-0900
gbcib.com/commercial-lending.htm

Exchange Bank
(707) 541-1493
exchangebank.com/business/loans

Redwood Capital Bank
(707) 444-9817
redwoodcapitalbank.com

SAN JOSE

Lighthouse Bank
(408) 200-2886
lighthousebank.net

Pinnacle Bank
(408) 762-7171
pinnaclebankonline.com

SANTA CRUZ

Santa Cruz Community CU
(831) 425-7708
scccu.org

Santa Cruz County Bank
(831) 457-5003 x2151
sccountybank.com/sba.cfm

STATEWIDE LENDERS

Bank of America
bankofamerica.com

Bank of the West
(866) 306-7254
bankofthewest.com

Beneficial State Bank
(888) 326-2265
beneficialstatebank.com/business/lending

Citibank
(877) 462-2484
online.citi.com

Fremont Bank
(800) 359-2265
fremontbank.com

Heritage Bank of Commerce
(866) 581-6479
heritagebankofcommerce.bank

JPMorgan Chase Bank
(415) 315-5913
chase.com

KeyPoint CU
(888) 255-3637
kpccu.com/business/loans-lines-of-credit

Live Oak Banking Co.
(910) 790-5867
liveoakbank.com/small-business-loans

MUFG Union Bank
(833) 827-6240
unionbank.com

Poppy Bank
(888) 636-9994
poppy.bank/business

Redwood CU
(800) 479-7928
redwoodcu.org

Technology CU
(877) 988-0471
techcu.com

Travis CU
(800) 877-8328
traviscu.org

Tri Counties Bank
(800) 922-8742
tcbk.com/business/loans

U.S. Bank
(888) 722-3948
usbank.com

Wells Fargo Bank
(916) 835-8991
wellsfargo.com/biz/sba

Zions Bank
(888) 307-3411
zionsbank.com

OUT OF AREA LENDERS

1st Capital Bank
(831) 264-4010
1stcapital.bank

American Business Bank
(213) 430-4000
americanbusinessbank.com/sba-lending

Ameris Bank
(866) 616-6020
amerisbank.com/sba-financing

Banc of California
(877) 770-2262
bankofcal.com

Bank 34
(888) 702-5266
bank34.com/commercial-lending

Bank of George
(702) 851-4200
bankofgeorge.com

Bank of Hope
(888) 811-6272
bankofhope.com

Bank of Southern California
(760) 599-7044
banksocal.com

Bank Rhode Island
(401) 456-5000
bankri.com/business/business-lending

BankUnited
(909) 343-5194
bankunited.com

Boston Private Bank & Trust Co.
bostonprivate.com

Bridge Bank
(408) 423-8500
westernalliancebankcorporation.com

Lendistry
(844) 662-7297
lendistry.com/our-loans

Byline Bank
(773) 244-7000
bylinebank.com/small-business-capital

Cathay Bank
(800) 922-8429
cathaybank.com

Celtic Bank

(877) 251-2873
celticbank.com

Centerstone SBA Lending

(510) 502-4762
teamcenterstone.com

City National Bank

(800) 773-7100
cnb.com

Comerica Bank

(800) 589-1400
smallbusiness.comerica.com

Commercial Bank of California

(714) 431-7000
cbcal.com

Commonwealth Business Bank

(213) 471-4340
cbb-bank.com

Community Bank

(800) 388-4679
communitybankna.com

Community Valley Bank

(888) 320-2265
yourcvb.com/site/business_loans.html

Compass Bank

(888) 273-5363
bbvacompass.com

Crestmark Bank

(248) 267-1695
crestmark.com

CRF Small Business Loan Co.

(800) 475-3050
crfusa.com/crf_sba_7a_loan

Crossroads Small Business Solutions

(213) 434-4530
crsbs.com/sbaloans

CTBC Bank

(844) 763-6622
ctcbankusa.com

East West Bank

(888) 245-1756
eastwestbank.com

EverTrust Bank

(866) 985-0616
evertrustbank.com

FinWise Bank

(801) 545-6000
finwisebank.com/lending

First Bank

(800) 760-2265
firstbanks.com

First Bank Financial Centre

(888) 569-9909
fbfcwi.com

First Chatham Bank

(912) 424-2557
firstchatham.com/
loan-sba.html

First Choice Bank

(844) 315-7855
firstchoicebankca.com

First Commercial Bank (USA)

(626) 300-6000
bankfcb.com/products_
loan.html

First Financial Bank

(877) 322-9530
bankatfirst.com

First Foundation Bank

(888) 830-4199
firstfoundationinc.com

First General Bank

(626) 363-8893
fgbusa.com/sba-loans.aspx

First Home Bank

(727) 440-6848
firsthomebank.com

First Utah Bank

(801) 478-2300
firstutahbank.com

First-Citizens Bank & Trust Co.

(866) 322-4249
firstcitizens.com

Five Star Bank

(916) 640-1500
fivestarbanc.com

Florida Capital Bank

(800) 318-3159
floridacapitalbank.com

Golden Pacific Bank

(800) 582-5503
goldenpacificbank.com

Hana Small

Business Lending
(888) 476-9788
hanafinancial.com/
sba-lending

Hanmi Bank

(213) 427-5722
hanmi.com/business/
sba-loans

Harvest Small Business Finance

(714) 742-8206
harvestsbfc.com/sba-7a-
loans.html

HomeStreet Bank

(925) 413-3777
homestreet.com

Independence Bank

(406) 265-1243
ibyourbank.com

Kinecta FCU

(888) 371-7501
kinecta.org/sba-loans

Manufacturers Bank

(877) 560-9812
manufacturersbank.com

Meadows Bank

(702) 471-2040
meadowsbank.bank/
loans.htm

MidFirst Bank

(602) 801-5713
midfirst.com

Monterey County Bank

(831) 649-4600
montereycountybank.com

Newtek Small Business Finance

(855) 763-9835
newtekone.com

Northeast Bank

(833) 249-9199
northeastbanksba.com

Open Bank

(213) 892-1164
myopenbank.com/
lendingservices/#sba

Opus Bank

(714) 888-6702
opusbank.com

Pacific City Bank

(213) 355-8992
paccity.net/en/loans/sbaloans

Pacific Enterprise Bank

(949) 623-7585
pacificenterprisebank.com

Pacific Premier Bank

(949) 864-8516
ppbi.com

Pacific Western Bank

(800) 654-7962
pacificwesternbank.com/
capitalsource

Plumas Bank

(530) 889-8616 x670
plumasbank.com/
business-loans

Rabobank National Association

(760) 922-4131
rabobankamerica.com

ReadyCap Lending

(949) 851-6455
readycapital.com

Royal Business Bank

(213) 627-9888
royalbusinessbankusa.com/
small-business.htm

Seacoast Commerce Bank

(628) 253-6433
sccombank.com

Seacoast National Bank

(800) 706-9991
seacoastbank.com/
business/specialty

Spirit of Texas Bank

(866) 546-8273
sotb.com/sba-loans.htm

State Bank and Trust Co.

(800) 414-4177
statebt.com/sbaloans

Stearns Bank

(888) 320-2899
stearnsbank.com

T Bank

(972) 720-9000
tbank.com/lending/sba-loans

Texas Capital Bank

(832) 308-7070
texascapitalbank.com

Touchmark
(770) 548-1558
touchmarknb.com/sba

Umpqua Bank
(408) 755-4828
umpquabank.com

United Community Bank
(800) 822-2651
ucbi.com

United Midwest Savings Bank
(800) 686-2052
umwsb.com/loans/business-loans

Unity Bank
(800) 618-2265
unitybank.com

US Metro Bank
(714) 620-8888
usmetrobank.com/loans/sba-loans

Washington Trust Bank
(800) 788-4578
watrust.com/business/loans-financing

Participating Certified Development Companies

Arcata Economic Development Corp.
(707) 798-6132
aedc1.org

Bay Area Employment Development Co.
(925) 926-1020
baydevco.com

California Statewide Certified Development
(800) 982-9192
calstatewide.com

California Coastal Rural Development Corp.
(831) 424-1099
calcoastal.org

Capital Access Group
(415) 217-7600
capitalaccess.com

CDC Small Business Finance Corp.
(408) 361-0688
cdcloans.com

Greater Sacramento Certified Development Co.
(916) 339-1096
gscdc.com

TMC Financing
(888) 989-8855
tmcfinancing.com

Pacific West Certified Development Corp.
(949) 305-6490
pacwestcdc.com

Community Advantage Lenders

Arcata Economic Development Corp.
(707) 798-6132
aedc1.org

California Coastal Rural Development Corp.
(831) 424-1099
calcoastal.org

California Farmlink
(831) 425-0303 x7023
californiafarmlink.org

CDC Small Business Finance
(408) 361-0688
cdcloans.com

Main Street Launch
(510) 763-4297
mainstreetlaunch.org

TMC Financing
(888) 989-8855
tmcfinancing.com

Participating Microlenders

Arcata Economic Development Corp.
(707) 798-6132
aedc1.org

California Coastal Rural Development Corp.
(831) 424-1099
calcoastal.org

California Farmlink
(831) 425-0303 x7023
californiafarmlink.org

CDC Small Business Finance
(408) 361-0688
cdcloans.com

Main Street Launch
(510) 763-4297
mainstreetlaunch.org

Mission Economic Development Agency
(415) 282-3334
medasf.org

Southeast Asian Community Center
(415) 885-2743
seaccusa.org

Working Solutions
(415) 780-1217
workingsolutions.org

Banking solutions that mean business.



Our unique brand of Service With Solutions® provides a breadth of financial services, business knowledge and personalized problem solving. It's a "come to you" style of full-service relationship banking built to last for years. Your Tri Counties Bank Business Banker is a financial services expert dedicated to understanding you and your business, and will construct a custom portfolio of financial services to help your business grow and thrive.

Schedule a complimentary business financial review today to start a relationship that will benefit you for years to come.

- SBA Guaranteed Loans**
- Small Business Lending**
- USDA Business & Industry Loans**
- Agricultural Financing**
- Commercial Financing & Real Estate Loans**
- Equipment Loans & Leases**
- Treasury Management Services**
- Merchant Services**

SMALL BUSINESS ADMINISTRATION (SBA) PREFERRED LENDER

Tri Counties Bank is an SBA Preferred Lender with a dedicated SBA support team for a streamlined approach and faster closings to meet your deadlines.

Branches conveniently located throughout Northern and Central California including 12 locations in the Bay Area.

 **tri counties bank**
Service With Solutions®

1-800-982-2660 | TriCountiesBank.com

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