

# Credit Comparison Chart



	Business Maximizer® Express Line of Credit	Business Maximizer® Line of Credit	Business Maximizer® Term Loan	Small Business Administration (SBA) <sup>1</sup>	
				7(a) Program Loan	SBA Express
<b>Use of Funds</b>	<ul style="list-style-type: none"> <li>Short-term working capital</li> <li>Seasonal purchases</li> <li>Inventory purchases</li> <li>Payroll</li> </ul>	<ul style="list-style-type: none"> <li>Short-term working capital</li> <li>Seasonal purchases</li> <li>Inventory purchases</li> <li>Payroll</li> </ul>	<ul style="list-style-type: none"> <li>Long-term working capital</li> <li>Consolidate existing debt</li> <li>Inventory purchases</li> <li>Equipment purchases</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Inventory purchases</li> <li>Equipment purchases</li> </ul>	<ul style="list-style-type: none"> <li>Working capital</li> <li>Inventory purchases</li> <li>Equipment purchases</li> </ul>
<b>Loan Amount</b>	\$10,000 - \$125,000	\$125,001 - \$250,000	\$10,000 - \$250,000	Up to \$5,000,000 <sup>2</sup>	Up to \$350,000 <sup>2</sup>
<b>Collateral</b>	Unsecured	Secured by all business assets, UCC filing	Secured by all business assets, UCC filing	Secured by First Lien on business assets as well as other collateral	Secured by First Lien on business assets as well as other collateral
<b>Interest Rate</b>	Variable rate based on Wall Street Journal Prime plus a margin determined upon approval	Variable rate based on Wall Street Journal Prime plus a margin determined upon approval	Fixed Rate	Variable rate based on Wall Street Journal Prime plus a margin determined upon approval	Variable rate based on Wall Street Journal Prime plus a margin determined upon approval
<b>Minimum Monthly Advance Repayments</b>	Accrued interest plus 2.5% of outstanding principal balance or \$250, whichever is greater	Accrued interest only (no outstanding principal balance for one 30-consecutive day period required)	Fixed monthly payments	Varies depending on loan structure	Varies depending on loan structure
<b>Maturity</b>	12-month term with annual renewal (subject to approval) and potential terms reset	12-month term with annual renewal (subject to approval) and potential terms reset	5 years	<ul style="list-style-type: none"> <li>Up to 10 years for equipment; 10 or 25 years fully amortizing for RE loans</li> <li>No Balloon Payments</li> </ul>	<ul style="list-style-type: none"> <li>12 months for lines of credit</li> <li>Up to 10 years</li> <li>No Balloon Payments</li> </ul>
<b>Fees<sup>3</sup></b>	<ul style="list-style-type: none"> <li>Processing fee \$250</li> <li>Annual fee \$250 (assessed after initial 12 months)</li> </ul>	<ul style="list-style-type: none"> <li>Processing fee \$250</li> <li>Annual fee \$250 (assessed after initial 12 months)</li> </ul>	Processing fee \$250	<ul style="list-style-type: none"> <li>Fees can be financed</li> <li>0.25% - 3.75% SBA guarantee fee<sup>4</sup></li> <li>Bank packaging fee depends on loan amount</li> </ul>	<ul style="list-style-type: none"> <li>Fees can be financed</li> <li>0.25% - 3.75% SBA guarantee fee<sup>4</sup></li> <li>Bank packaging fee depends on loan amount</li> </ul>
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>Access line of credit by check, online banking and/or telephone transfer</li> <li>Overdraft protection</li> </ul>	<ul style="list-style-type: none"> <li>Access line of credit by check, online banking and/or telephone transfer</li> <li>Overdraft protection</li> </ul>	Fixed monthly payments through the term of the loan.	<ul style="list-style-type: none"> <li>Long-term financing</li> <li>Fixed maturity</li> <li>No prepayment penalty (under 15 years)</li> </ul>	<ul style="list-style-type: none"> <li>Fast turnaround</li> <li>Streamlined process</li> <li>Easy-to-use line of credit</li> </ul>



All terms and conditions effective May 2019 and subject to change. **1.** SBA Specialist available by telephone or by appointment to discuss loan request. **2.** Maximum loan amounts based on aggregate SBA debt. **3.** Other Fees may apply. **4.** Guarantee fee charged on guaranteed portion of loan only. New or existing SBA loan commitments may affect the amount of the guarantee fee.