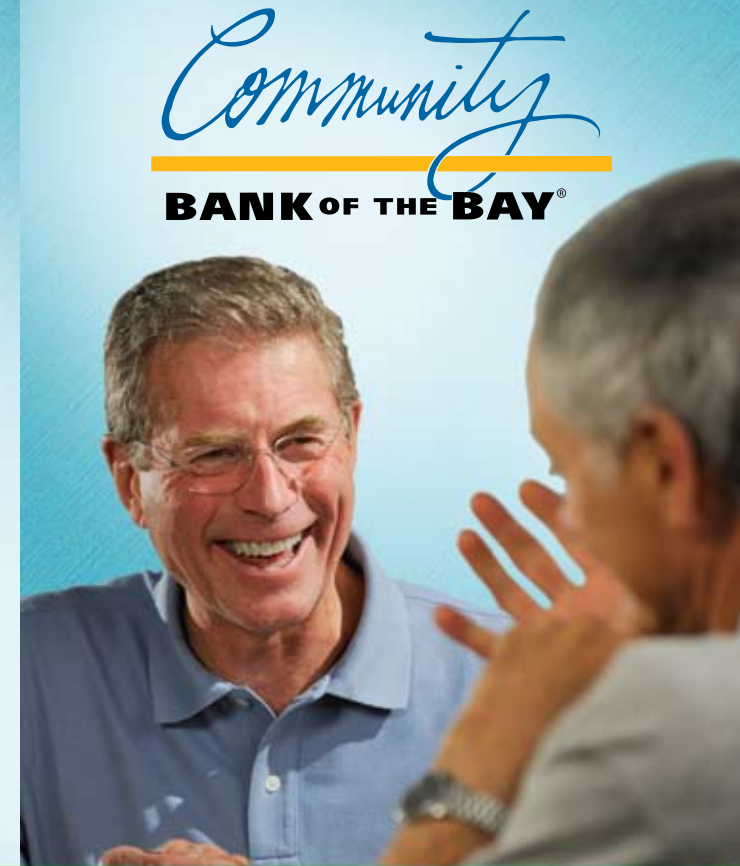


**GROWING YOUR  
BUSINESS MEANS  
EVERYTHING TO US.**

**W**e're committed to seeing small businesses thrive, and understand the important role that small business plays in the communities we serve. From entrepreneurial ideas to expanding a business, Community Bank of the Bay gives you many financing options to grow your business. Small Business Administration (SBA) loans are available to businesses because our bank partners with the SBA. The SBA guarantees a portion of the loan, acting much like a co-signer, to help us offer alternative financing that we might not have been able to otherwise provide to small businesses.



[www.communitybankbay.com](http://www.communitybankbay.com)



**SMALL BUSINESS  
ADMINISTRATION (SBA)  
PREFERRED LENDER**

**Oakland Office**  
1750 Broadway  
Oakland, CA 94612  
510-433-5400

**Danville Office**  
675 Hartz Ave  
Suite 109  
Danville, CA 94526  
925-838-2902

**San Jose Office**  
50 W San Fernando St  
Suite 350  
San Jose, CA 95113  
408-298-4900



**Member FDIC**

## IS AN SBA LOAN RIGHT FOR MY BUSINESS?

Determining if you qualify for an SBA loan doesn't have to be complicated. We're here to make the process as easy as possible for you.

Community Bank of the Bay is a PLP lender, which is the highest Bank designation granted by the SBA and is reserved for top tier bank lenders. The program was created by the SBA to streamline procedures and quick processing of applications in order to provide financial assistance to small businesses. PLP lenders are nominated based on their past record with the SBA and must have demonstrated a proficiency in originating, processing and servicing SBA-guaranteed loans.

### WHAT KIND OF BUSINESSES QUALIFY FOR SBA FINANCING?

Typically, any business qualifies. Successful, expanding businesses are ideal candidates.

### WHAT COULD MY BUSINESS FINANCE WITH AN SBA LOAN?

Almost anything you can think of ... purchase of inventory, equipment, owner-occupied real estate, and more. SBA loans can be also used to refinance existing business debt.

### WHAT IS THE PROCESS TO OBTAIN AN SBA LOAN?

Our SBA experts are here to answer any questions you may have and provide guidance throughout the SBA loan process.

This process is similar to obtaining any other type of commercial loan. We'll work with you to provide guidance throughout the process.

***Please visit [www.communitybankbay.com](http://www.communitybankbay.com) to obtain the SBA forms.***

## SBA LOAN OPTIONS

SBA financing gives your business a variety of financing options that it might not have previously had access to. When you use SBA financing, you may have a greater chance of receiving funding for your operation. Compared to conventional loans, SBA loans offer more flexible underwriting guidelines, along with other customizable options, including smaller down payments, longer terms and fully amortizing loan structures. SBA loans are designed to enhance your competitive position as a locally owned small business.

### WE OFFER TWO SBA FINANCING OPTIONS TO HELP YOUR BUSINESS GROW.

- **Basic SBA 7(a) Loan Program**

7(a) loans are the most basic and most used of SBA's business loan programs and can be used for almost any general business purpose (business or equipment acquisition, expansion financing or debt refinancing). Terms are available for up to 25 years depending on the assets being financed. Loan amounts can range from \$100,000 to \$5,000,000.

- **SBA 504 Loan Program**

Designed mainly for acquiring real estate and equipment, this is an excellent choice for your small business. This loan program helps growing businesses save their cash for working capital by allowing up to 90% financing for these purchases. Loan amounts up to \$6,000,000.

## OUR GOAL IS YOUR GOAL - HELPING YOUR COMPANY GROW.

You can count on us to be there when you need us. Plus, we'll guide you through the process right from the start - from selecting the right SBA financing until after your loan is approved. As your small business grows, Community Bank of the Bay will be there to help you get what you need.

### CONTACT US TO GET STARTED WITH SBA FINANCING

**Kathy Blakley, SBA Manager**

**925-756-2545**

**[kblakley@communitybankbay.com](mailto:kblakley@communitybankbay.com)**

**or Winston Bandong,**

**Senior Credit Administrator**

**510-433-5416**

**[wbandong@communitybankbay.com](mailto:wbandong@communitybankbay.com)**

