

IDEAL FOR	Younger or fast growing for-profit businesses that need access to funds for working capital, equipment or inventory purchases, expansion or other business expenditures. Businesses must meet SBA guidelines.
HOW IT WORKS	<p>Open an SBAExpress Line of Credit and take advantage of up to \$1,000,000 as a revolving line of credit.</p> <p>You can use the funds for a variety of business needs: working capital, to expand your existing business, to finance equipment or inventory, and more.</p> <p>The SBA guaranties 50% of the credit line, so you may be eligible for more funds and/or lower rates compared to traditional bank financing solutions.</p>
DOES IT WORK FOR YOU?	<p>Ask a First Community Bank Lender.</p> <p>Call 1-888-636-9994 or email commercialloanproducts@fcbconnect.com</p>

Program Details

Credit Amount	Lines of credit from \$50,000 to \$1,000,000.
Terms	• Line of credit—revolving, up to 3 years, then matures up to 7 years.
Interest Rates	• Lines of credit greater than \$50,000: up to WSJ Prime +4.5%.
Collateral	SBA requires First Community Bank to take a secured interest in business assets and/or a mortgage on real estate.
Fees	<ul style="list-style-type: none"> • Packaging fee: Temporarily waived. • Annual fee: 1% • SBA guaranty fee: Loans less than or equal to \$150,000: 2% of guarantied line size; loans greater than \$150,000: 3% of guarantied line size.
Underwriting Requirements	<ul style="list-style-type: none"> • Personal guaranties by all owners of 20% or more. • Adequate business collateral, or personal assets securing personal guaranty, i.e. mortgage on a home. • Hazard Insurance.
Financing	<ul style="list-style-type: none"> • Provided by First Community Bank. • SBA provides a 50% guaranty.
How to Apply	<ul style="list-style-type: none"> • Apply by phone: 1-888-636-9994 or email commercialloanproducts@fcbconnect.com • Learn what application information you need at www.fcbconnect.com



**First
Community
Bank**

Decidedly Different.

