

SBA Patriot Express

www.fcbconnect.com

IDEAL FOR	Veterans and other eligible members of the military community who want to access funds to start or expand a business. Businesses must meet SBA guidelines.
HOW IT WORKS	<p>Open a SBA Patriot Express loan and take advantage of up to a \$500,000 loan amount. You can use the funds to support a variety of business needs, including start-up, expansion, equipment purchases, working capital, inventory and more.</p> <p>The SBA guaranties up to 85% of the loan, 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	Term loans up to \$500,000.
Terms	Term loan—up to 5 years.
Interest Rates	<ul style="list-style-type: none">• Variable.• Terms less than 7 years: up to WSJ Prime + 2.25%.• Terms equal to or greater than 7 years: up to WSJ Prime + 2.75%.
Collateral	First Community Bank will 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: None.• 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">• Loans less than or equal to \$150,000: SBA provides 85% guaranty.• Loans greater than \$150,000: SBA provides 75% 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.

