



'Yes' Has Never Been So Easy.

Backed by the U.S. Treasury, the State Small Business Credit Initiative helps you make more secure loans.

ELIGIBILITY REQUIREMENTS

- Businesses located in Seminole County, or for the economic benefit of the Nation
- Tribally owned enterprises including casinos for non-gaming activities
- Small businesses nationwide if owned by Seminole Nation of Oklahoma Citizens
- Fewer than 750 employees
- Loans for equipment, real estate, construction or working capital

KEY TERMS - LOAN PARTICIPATION

- The program will assume primary risk, by subordinating the collateral position
- The program may purchase up to 50% of the total loan amount
- The program can support loans as small as \$10,000 and as large as \$20 million
- Loan terms up to 10 years
- Fee to borrower typically no more than 1% of total loan and may be financed

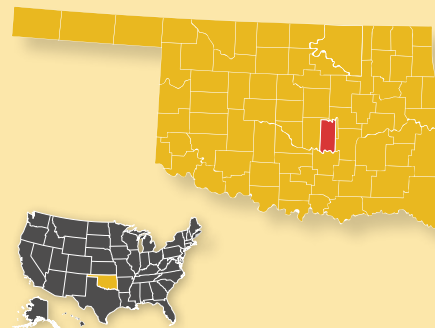
PROCESS

- Lenders implement their regular loan qualification process and apply to the program on behalf of the businesses they determine merit support
- The program team assesses the proposed deals against the eligibility criteria
- If approved, then lenders close and manage each loan
- Banks can receive CRA credit for these loans
- The program works at the speed of business, approving projects in 3-5 days

CONTACT

SSBCI drives economic development and job creation by helping small businesses access the financing they need.

ELIGIBILITY



- SNO Citizens + any business in Seminole County
- SNO Citizens throughout Oklahoma
- SNO Citizens living anywhere in the U.S.