

SBA 7(a) Loans	SBA Express	SBA 504 Loans	SBA Exporting	CAPLines Program
			Loans	
Loan limit up to \$5,000,000 Loan proceeds may be used for commercial real estate expansion/new construction, working capital, equipment purchase, refinancing existing debt, or exporting	Term loan or line of credit Loan limit up to \$350,000 Similar to 7(a) loan, but simpler application process and faster approval SBA Patriot Express Designed for veterans and members of the military community ² that want to establish or expand small businesses Current spouses or widowed spouses of a service member or veteran may also be eligible to participate Limit up to \$500,000	Loan limits from \$125,000 to over \$10,000,000 Designed to help small businesses acquire fixed assets, such as commercial real estate or equipment Provides affordable, long-term financing through certified development companies (CDCs) in cooperation with Fifth Third Bank Borrower pays as little as 10% down payment on the purchase of commercial real estate and equipment Includes job creation requirement ³	Unique SBA loans are available to businesses who want to begin or expand exporting into international markets. These loans can also help you be more competitive if you are adversely affected by import competition. SBA Export Express Benefits businesses that have been in operation for at least 12 months and can demonstrate that loan proceeds will support export development activity. Loans under this program can be term loans or revolving lines of credit up to \$500,000 SBA International Trade Loan Provides small businesses with financing options to support export transactions and help them enter and expand into international markets. This loan program offers a combination of fixed asset, working capital and debt financing options with a maximum amount of \$5,000,000	This program offers small businesses a revolving line of credit that aids in addressing short-term and cyclical working capital needs. Line of credit up to \$5,000,000 available.

Lending subject to credit review and approval.

Disclosures

- 1. Other non-SBA fees may apply.
- 2. Includes active duty, retired, reserve/guard, and commissioned officers of the Public Health Service or the National Oceanic and Atmospheric Administration.
- 3. Unlike 7(a) loans, 504 loans include job creation requirements: Manufacturers, for example, must create or retain one new job for each \$100,000 of the loan, while all other industries must create or retain one new job for each \$65,000 of the CDC 504 loan.
- 4. Other SBA qualification requirements exist. Please contact a Fifth Third Bank SBA Specialist for more details (1-866-531-4249).