

'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 MAY VARY

General Eligibility Requirements (All Nations)

- Businesses must have fewer than 750 employees.
- Eligible loan uses include working capital, construction, equipment, or real estate.
- Ineligible loans are those involving other federal guarantees, goodwill, or passive real estate unless for construction with total cost under \$500,000.

Muscogee (Creek) Nation, Seminole Nation of Oklahoma, Comanche Nation, and Osage Nation

- Any small business located within each Nation's jurisdictional boundaries.
- Businesses owned by these Nations or by members or citizens of these Nations, located anywhere in the U.S.

Choctaw Nation

- Businesses owned by Choctaw citizens located anywhere in the U.S.

PROCESS

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

KEY TERMS

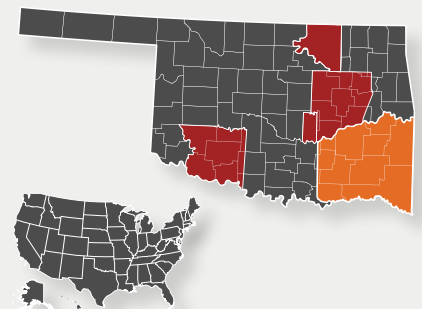
- The Fund purchases a subordinated loan participation or provides cash collateral
- Credit support up to 50% of the total loan amount
- The fund can support loans as small as \$10,000 and as large as \$20 million
- Terms of up to 10 years for loan participation and 5 years for collateral support
- Fee to borrower 1% of total loan for participations and 2% for collateral support

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

We manage funds on behalf of the:

- Choctaw Nation of Oklahoma
- Muscogee Creek Nation
- Osage Nation
- Seminole Nation of Oklahoma
- Comanche Nation

ELIGIBILITY



- Tribal Citizens of these Nations + any business in jurisdiction
- Choctaw Citizen-owned businesses within the reservation
- Tribal Citizens of these Nations living anywhere in the U.S.

CONTACT

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