

## SBA 7(a) LOAN PROGRAM

Capital Bank is committed to serving the small business community and helping our clients achieve what's next. Our partnership with the SBA (Small Business Administration) pairs flexible, government-backed financing solutions with our consultative approach, empowering business owners who may be starting, acquiring, or growing their business. An SBA loan offers your business the opportunity to take advantage of longer repayment terms and higher borrowing limits. The qualifying criteria are generally more flexible than conventional loans, allowing businesses that might not otherwise qualify to get the loans they need.

Our extensive experience with SBA guaranteed loans can help you

***get the loan you need,*** with terms that fit your budget.



## SBA 7(a) LOAN PROGRAM

The 7(a) loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, like the guaranty percentage and loan amount, may vary depending on each individual transaction.

There are several 7(a) loan types:

STANDARD 7(a)

7(a) Small Loan

SBA Express

Export Express

CAPLines

## SBA 504 LOAN PROGRAM

The SBA 504 loan is designed to assist small business owners in obtaining long-term financing for capital assets like the purchase of real estate and major equipment. The intent of the SBA 504 loan program is to provide financing for businesses to make investments in their own facilities, continue to expand, and create new jobs.

AMERICAN BANKER.  
**TOP 200**  
COMMUNITY BANKS  
2019

2014 - 2018  
**TOP 2**  
COMMUNITY SBA  
LENDER RANKING<sup>1</sup>

Your goals and priorities are unique to you and so is the way we approach our partnership. Contact us and learn more about how a partnership with Capital Bank and SBA loans can help you foster the growth and operations of your business.

**CALL US AT 301.468.8848**

**CAPITALBANKMD.COM**

## WHY SBA LOANS ARE A GREAT OPTION:

### FEATURES:

- Extended lending reach
- Longer terms
- Fixed or variable rates

### BENEFITS:

- Flexible qualifying criteria
- Affordable terms
- Low down payments