



Preferred Lender of the Small Business Administration (SBA)



Community Bank of the Bay, Your Partner for Success!

Community Bank of the Bay offers business banking solutions that are customized for your specific financial services needs. Our seasoned banking professionals understand your business, and we know the market. We're locally owned. We're locally operated. And all of our decisions are made right here. Whether you are an entrepreneur, professional, small or mid-sized business, **Community Bank of the Bay** offers a comprehensive selection of business banking services custom-tailored for you.

Community Bank of the Bay (CBB) is a Preferred **SBA** Lender. This means that we make credit decisions on behalf of the **Small Business Administration (SBA)**.

As the client, you receive faster decisions, shorter turnaround times and quicker access to proceeds.

- Startups
- Business Acquisition
- Equipment Financing
- Real Estate Purchase
- Tenant Improvements
- Construction
- Working Capital

*Convenient, simple and hassle-free, let **Community Bank of the Bay** help you find the **SBA** small business loan program that best meets your business needs.*

Please call for more information or visit www.BankCBB.com



Proud to be
the first CDFI certified
bank in California



(toll free) 855-433-5400
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www.bankcbb.com



SBA Preferred Lender Program



Do you need to?

- Purchase a business?
- Expand your business?
- Relocate your business?
- Refinance a business debt?
- Keep your equipment up to date?
- Start a new business?

	Loan Program Comparison	
	7A	504
Usage	Startups, Working Capital, Business Acquisition, Tenant Improvement, CRE purchase, including construction	CRE purchase *** purchase equipment with a useful life of 15 years or greater ***
Benefits	<ul style="list-style-type: none"> • Lower down payment to conserve working capital • Longer term than conventional financing • Fully amortized loans 	<ul style="list-style-type: none"> • Lower down payment to conserve working capital • Up to 90% LTV financing • Longer term than conventional financing Fully amortized loans
Interest Rates	Fixed or Variable	Fixed or Variable
Term	<ul style="list-style-type: none"> • Up to 10 Years • Up to 25 Years Fully Amortized for CRE 	<ul style="list-style-type: none"> • Bank loan up to 25 years • SBA/CDC loan is 20 years for CRE purchase
Prepayment Penalty	3 Years	10 Years declining each year

Why choose Community Bank of the Bay as your SBA partner?

- We are Locally owned and operated
- Dedicated, knowledgeable bankers
- In-house decision-making
- Quick turnaround time

By choosing a local bank, you ensure that your money stays within your community. Together, we can do more!

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