



# Loan programs

**We offer several flexible loan options** to meet the needs of start ups and existing small businesses across Colorado.

Loan Type <sup>1</sup>	Amounts	Rates <sup>2</sup>	Terms
<b>Standard Term Loans<sup>3</sup></b>	Up to \$500,000	Fixed; 6.99–12.99%	Up to 10 years
<b>SBA 7(a) Community Advantage<sup>3</sup></b>	\$75,000-\$250,000	Variable; WSJ prime+%	Per SBA guidelines <sup>4</sup>
<b>Revolving Line of Credit</b>	Starting at \$15,000	Fixed; 12.0% (avg)	Up to 2 years
<b>Commercial Real Estate Mini Mortgages</b>	Up to \$500,000	Fixed; 6.99–12.99%	Up to 7 years; max 20 years amortization
<b>Commercial Gap Loans<sup>5</sup></b>	Up to \$500,000	Fixed; 6.99–12.99%	Per bank's schedule
<b>Healthy Foods Fund<sup>3</sup></b>	Up to \$500,000	Fixed; 4.0-9.0% <sup>6</sup>	Vary per loan size, credit and use of funds

<sup>1</sup> For eligible start-up and existing businesses

<sup>2</sup> Vary by loan size and credit score

<sup>3</sup> For working capital, equipment, inventory, property improvements, business purchase, commercial real estate

<sup>4</sup> Up to 10 years for working capital; equipment life; up to 25 years for real estate

<sup>5</sup> CEF with bank's SBA or conventional loan

<sup>6</sup> Lower rates for eligible retail grocers serving low income clients and areas with limited healthy food access

## Want to learn more about our loans?

Contact us by  
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