



# Now it's easier than ever to say "yes" to more small business loans!

The Osage Nation Small Business Program helps lenders make more secure loans.

## ELIGIBILITY REQUIREMENTS

- Businesses located in Osage County
- Businesses in the U.S. if owned by Osage Nation members, or benefit the Osage Nation
- Fewer than 750 employees
- Loans for working capital, construction, equipment or real estate
- Ineligible projects include those with guarantees from other federal programs, and passive real estate, unless total project is under \$500,000

## KEY TERMS - LOAN PARTICIPATION

- The program will assume primary risk, by subordinating the collateral position
- The program will purchase up to 50% of the total loan amount
- The program can support loans as small as \$10,000 and as large as \$20 million
- Participations can range from \$5,000 to \$2 million, within our participation limits
- Participations have terms up to 10 years
- Fee to borrower typically no more than 1% of total loan and can be financed

## PROCESS

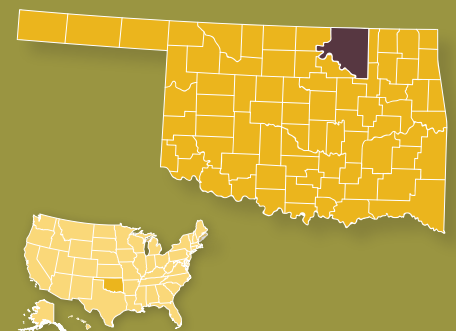
- Lenders implement their regular loan qualification process and apply to the program on behalf of the businesses they determine merit support
- The program team assesses the proposed deals against the eligibility criteria
- If approved, then lenders close and manage each loan
- Banks can receive CRA credit for these loans
- The program works at the speed of business, approving projects in 3-5 days

## CONTACT

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**The Osage Nation Small Business Program drives economic development and job creation by helping small businesses access the financing they need. With funding from the U.S. Treasury's State Small Business Credit Initiative (SSBCI), the program provides credit support to bankers that reduce the risk on their loans.**

## ELIGIBILITY



- Osages + any business in Osage County
- Osages throughout Oklahoma
- Osages living anywhere in the US