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Building a Strong Local Economy | Promoting our Vibrant Community
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Small Business Loans

AVAILABLE THROUGH THE CARES ACT

EIDLs Economic Injury Disaster Loans \$10B Available	LOANS	PPP Paycheck Protection Program \$349B Available
EIDLs are administered and approved by the U.S. Small Business Administration (SBA)	ABOUT	In the PPP, loans are backed by the SBA through local lenders.
• Small businesses (<500 employees) • Sole-proprietors • Independent contractors • 501(c)6 organizations & more!	ELIGIBILITY	• Small businesses and non-profits (<500 employees) • Sole proprietors • Self-employed & freelance workers
• Maximum Granted: \$2M • Interest: 3.75% (2.75% for non-profits) • Duration: Up to 30 years • Deferment options available	FINANCING	• Maximum Granted: Lesser between 2.5x Payroll or \$10M • Interest: 4% • Duration: Up to 10 years • Defer for 6-12 mo.
EIDLs offer a bridge loan program of \$10,000 to cover immediate costs & is forgivable if certain criteria is met.	KEEP IN MIND	• No personal or collateral guarantee is required. • Forgiveness granted if funds are used on operating expenses within 8 weeks of receiving.
HOW Apply at www.sba.gov/disaster WHEN Available now!	APPLY	HOW Apply with a SBA-approved lending institution. WHEN Available now! See local lender for details.

Join us! Weekly ZOOM question & answer sessions.
Watch on our website & FB for details, days and times!

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