



SMALL BUSINESS, BIG DREAMS.

Get a **1.50%** rate discount¹
on select SBA loans.²

As an SBA preferred lender, we are here to help make your small business dreams a reality. We're equipped to help businesses like yours get the funding needed to manage the growth you expect. Our bankers have a breadth of SBA experience, which means we're ready to help you explore options to fit your specific small-business loan needs.

AmegyBank[®]

¹ New loans only. Eligible loan types: All SBA 7a loans, including SBA express Lines of Credit. Must comply with all SBA eligibility and collateral requirements. Offer is for a discount equal to 150 bps/1.50% below the rate listed on the SBA Loan Pricing Guide. The promotional rate will be in effect for the term of the note. Offer valid through December 31, 2025. Other terms and conditions apply. Offer subject to change. See banker for details.

² Subject to credit approval and SBA approval. Terms and conditions apply. See banker for details.

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Why an SBA Loan¹ from Amegy Bank?



Small Business Administration (SBA) Loans

As an SBA Preferred Lender, Amegy Bank can explain what a government-guaranteed SBA loan is and help you explore options to fit your small business loan needs. Our business is built on relationships and our highly skilled and knowledgeable bankers provide the expertise and personalized service to help your business grow and succeed.

TERMS:

- Longer maturities than most conventional loans
- Lower down payments than conventional loans
- Competitive interest rates with fixed rate options
- No balloon payment
- Loans from \$10,001 to \$5 million based on program requirements

USES:

- Purchase existing business or franchise
- Business expansion
- Real estate purchase or tenant improvements
- Acquire fixed assets
- Working capital
- Start-up capital

PROCESS:

- Fast and easy – SBA Express and SBA 7(a) with Amegy Bank Preferred Lender Program Status
- Personalized service

Talk to a banker today to learn more.

Kathy Cruz
Vice President/Branch Manager
3911 Hwy 3, Dickinson, TX 77539
(281) 337-8441
kathy.cruz@amegybank.com

1. Loans subject to credit approval and SBA approval; terms and conditions apply. Other financing options are available. Please contact a banker for current rate and terms.



Funding for your small business starts at Amegy Bank?



SBA Term Loans up to \$150,000¹

Are you looking for funding to help take your business idea to the next level? Talk to Amegy today about SBA 7(a) Small Term Loans. As an SBA Preferred Lender, our dedicated bankers can explain what a government-guaranteed SBA loan is and help you explore options to fit your small business loan needs.

Advantages of SBA Small Term financing include extended payment terms, lower down payments, and a new streamlined loan application with limited business financial statements or projections required².

USES:

- Tenant Improvements
- Equipment loans
- Inventory management
- Working capital
- Start-up capital
- Business acquisitions

Talk to a banker today to learn more.

Kathy Cruz
Vice President/Branch Manager
4500 Fairmont Parkway, Pasadena, TX 77504
(713) 232-5000
kathy.cruz@amegybank.com

1. Loans subject to credit approval and SBA approval; terms and conditions apply. Other financing options are available. Please contact a banker for current rate and terms.
2. Customers new to Amegy Bank may be asked to provide three months of bank statements (both business and personal). A site visit may also be required. Additional application requirements include a brief description and history of the business, a description of the management team, and intended use of loan proceeds.

