

# WHY PNC FOR SBA FINANCING

**PNC|CFO**<sup>SM</sup>  
Cash Flow Optimized

- Leverage the Advantages of SBA Financing
- Flexible Financing Solutions for Almost Every Business Situation
- PNC: A Preferred SBA Lender



BUSINESS  
BANKING

 **PNC BANK**



## WHY PNC

**Securing the financing<sup>1</sup> you need — when you need it — is critical to the success of any business.**

As one of the nation's leading and most experienced lenders, PNC offers multiple options on Small Business Administration (SBA) loans to make borrowing easier for you.

With lower down payments and longer repayment terms, SBA financing offers many other advantages that aren't available through conventional financing. Talk to a PNC Banker to explore whether an SBA lending solution might fit the strategy to help Ensure Access to Credit for your business.

## Optimize Cash Flow

Cash flow is the lifeblood of your business and you need to make the most of it. CFO: Cash Flow Optimized<sup>SM</sup> from PNC is a different kind of banking relationship tailored by you. It's a comprehensive banking experience that can help you achieve your business and personal goals — by giving you the ability to effectively and continuously optimize the cash flow of your business.



## LEVERAGE THE ADVANTAGES OF SBA FINANCING

SBA loan programs at PNC are designed to provide financing solutions for small businesses that feature structures and terms which may be more flexible than conventional financing.

Qualifying for an SBA loan generally is easier than qualifying for other types of loans. The down payment requirement for an SBA loan is typically lower than for a conventional loan, and the extended repayment term makes the monthly payment smaller as well. Other advantages can include no balloon payments, no prepayment fees for terms less than 15 years and less stringent collateral requirements.

An SBA loan may be the right choice for your business if you are about to expand, acquire or start a business or franchise, purchase or renovate owner/user commercial real estate or acquire equipment, inventory or working capital.

We'll work closely with you to ensure that making the right loan choice is an easy one.

## FLEXIBLE SBA FINANCING SOLUTIONS

PNC provides a selection of SBA loan-guarantee programs to address a wide range of business needs.

**SBA 7(a) — The SBA's Primary Loan Program —** Provides long-term financing for businesses with greater financing flexibility, from business expansions to purchasing commercial real estate.

- Used for owner/user commercial real estate purchases or improvements, business acquisitions, expansions or start-ups, franchising, equipment, inventory, working capital or refinancing existing debt (certain conditions apply)
- Maximum loan amounts up to \$5 million
- Term depends on ability to repay; typically, up to 10 years for general business purposes, including working capital, up to 20-25 years for commercial real estate and up to 15 years for equipment
- Fixed or floating interest rates
- No balloon payments
- No prepayment fees for terms less than 15 years



**SBA 504 — For Bigger Needs** — Offers long-term, fixed-rate financing for major fixed assets. The loan is typically structured with PNC financing 50% of the loan (holding the first mortgage), the SBA portion is 40% of the loan and financed through a Certified Development Company (holding the second mortgage) and the borrower injecting the other 10%.

- Used for owner/user commercial real estate, renovations or improvements, equipment and heavy machinery
- Terms up to 20 years for Commercial Real Estate and up to 10 years for equipment
- Fixed and floating interest rates

**SBA Express Loan — For Faster Turnaround** — Available exclusively through SBA Preferred Lenders like PNC Bank, this program expedites loan turnaround via a simple loan application process.

- Used for general business purposes
- Loan amounts up to \$350,000
- Fixed and floating interest rates

**PNC: Your Preferred SBA Loan Source** — with the experience to make SBA borrowing easier and more convenient for your business.

Put our experience to work for your business. Start a conversation with a PNC Business Banker today about an SBA loan that makes sense for your current and future business objectives.

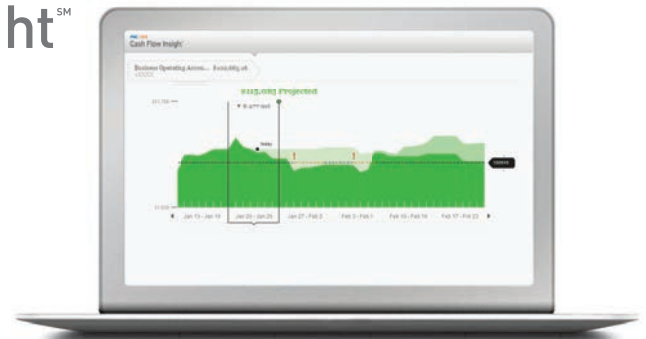
## View and Manage Your Cash Flow All in One Place With Cash Flow Insight<sup>SM</sup>

**Cash Flow Insight<sup>SM</sup>** powered by PNC CFO is an innovative suite of online tools<sup>2</sup> that brings your paper and online processes, banking and accounting data, customer and vendor payments together like never before, in one easy-to-use cash flow management solution for your business.

- Automate your invoicing, create and send invoices online and receive electronic payments directly into your business checking account.
- Process electronic and/or check payments to vendors and gain detailed insight into tracking and reconciling your payments.
- Organize and manage your invoices, bills, contracts, receipts and other business documents online.
- Sync your receivables and payables data with your accounting software so you can save time and avoid duplicate data entry.
- Automatically present future receivables and payables transactions on **Timeline** to enable easier and more accurate short-term cash forecasting.
- Plan for future business scenarios – like hiring, purchasing and expanding – and project their impact on your financial plan.

By making it easier for you to see and manage what's coming in, what's going out and what's ahead for your business, **Cash Flow Insight** can help you more fully optimize your cash flow.

**Cash Flow Insight<sup>SM</sup>**  
powered by **PNC CFO**



## HAVE A CASH FLOW CONVERSATION.

Our PNC Bankers are eager to listen to your story because every business is different. We want to hear about how your business operates, where you want to take your business, the opportunities and challenges you face, your aspirations and what drives you. Combining your unique insight with our ability to connect you to innovative cash flow solutions is the foundation of building a banking relationship that can help optimize your cash flow today and into the future.

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## FOR MORE INFORMATION, SPEAK WITH A PNC BUSINESS BANKER TODAY.

- > Stop by any PNC Bank Branch
- > Call 1-855-PNC-CF05 (1-855-762-2365)
- > Visit us online at [pnc.com/sba](http://pnc.com/sba)
- > TT: 1-800-531-1648

1 All loans are subject to credit approval and may require automatic payment deduction from a PNC Business Checking account. Origination and/or other fees may apply.  
2. Cash Flow Insight requires a PNC Business Checking account and enrollment in PNC Online Banking. For more information, visit [pnc.com/cashflowinsight](http://pnc.com/cashflowinsight).

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