

“Yes” Has Never Been So Easy.

The Choctaw Nation SSBCI Capital Fund helps lenders make more secure loans.

ELIGIBILITY REQUIREMENTS

- Any enrolled Choctaw-owned business with a project located within the United States, or any business within the Reservation.
- Business must have fewer than 750 employees
- Eligible uses of funds include: working capital, construction, equipment, inventory, and real estate
- Ineligible projects include those supported by other federal sources and passive real estate investments, unless the total project cost is under \$500,000

KEY TERMS - LOAN PARTICIPATION

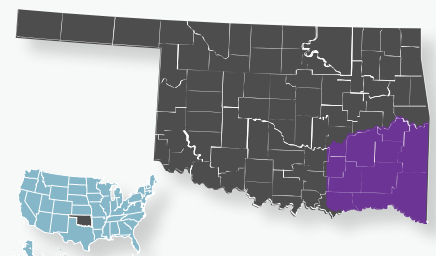
- The fund will assume primary risk by subordinating its collateral position behind the lender
- The fund can purchase up to 50% of the total project cost
- It can support projects ranging from \$10,000 to \$20 million
- Loan terms are available for up to 10 years
- Borrower fee is no more than 1% of the project amount and can be rolled into the financing

PROCESS

- Lenders use their standard loan qualification process to evaluate applicants
- If a business qualifies, the lender submits an application to the fund on the business's behalf
- The fund administrators review the proposed loan to ensure it meets all eligibility criteria
- If approved, the lender closes and services the loan
- Participating banks may receive CRA credit for these loans
- The fund is designed to move at the speed of business, with fast turnaround on approvals

The Choctaw Nation SSBCI Capital Fund drives economic development and job creation throughout Oklahoma and the US by helping Choctaw-owned small businesses access the financing they need.

ELIGIBILITY



-  Businesses within the Reservation
-  Enrolled Choctaw-owned businesses throughout Oklahoma
-  Enrolled Choctaw-owned businesses anywhere in the US.