



STARTING AN SBA PROGRAM: GETTING OFF THE GROUND... MUCH EASIER THAN YOU THINK!!

As we've crisscrossed the country, we've talked to many credit unions expressing a need to learn more about SBA lending and the advantages to credit unions and their members. If your credit union is just getting started with member business lending, the SBA model is a great way to begin. The advantages? Here are just a few:

- program with clear guidelines and written procedures
- risk mitigation because loans are guaranteed up to 85% by the U.S. government;
- increased capacity because only the non-guaranteed portion counts against the 12.25% business lending cap;
- income generation from secondary market sales and servicing fees;
- and importantly -- the opportunity to support small businesses and stimulate your local economy.

Right now: You have an opportunity to fill an important niche: lending to small businesses needing funds in this still-fluctuating economy. And in the process you'll grow your revenue, your membership and your credit union.

So how do you start an SBA program? It's much easier than you think.

We've launched a series of webinars designed for credit unions looking to get into SBA and member business lending or expanding their existing programs. These sessions are free of charge and will rotate throughout the year. Our next webinar is scheduled for Tuesday, June 25, 9 am PDT, noon EDT. [Online registration](#) is open now.

SBA lending can be an important and profitable part of your business. At J.R. Bruno & Associates, we're experts at SBA lending. As an approved SBA Lender Service Provider, we've helped dozens of credit unions get their SBA licensing and establishing and maintaining SBA programs. We can get you on the road to making smart SBA and member business loans! Visit us at www.jrbrunoassoc.com.

Joanna

Joanna Bruno
President
J.R. Bruno & Associates
870 Market Street, Suite 462
San Francisco, CA 94102
415.362.1200
626.688.2125 Cell
joanna@jrbrunoassoc.com

Visit us at www.jrbrunoassoc.com