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## SBA Lending: Time to Jump In!

Member business loans are the fastest growing category for credit unions. The latest Callahan data shows member business loans up 18.1 percent, outpacing all other loan categories to reach \$24.6 billion at mid-year. The reasons: In this economy, entrepreneurial small businesses are growing fast. Baby boomers not ready to retire, executive women weary of the glass ceiling, Gen Yers who see their parents go through mergers and downsizing - and the parents themselves - are establishing businesses. Add this to existing businesses in need of more capital and you have a thriving marketplace. With tighter lending standards among large banks, small businesses are increasingly turning to credit unions for funds.

SBA loans offer great opportunity to mitigate risk and realize solid income in this market. Your members with small businesses will appreciate putting all their accounts in one place - as will potential members who come to you for loans, and stay. It's time for credit unions to jump in!

SBA is the government's most cost-effective instrument for economic development. New, more relevant products, faster turnaround and funding times, shorter forms, and streamlined back-end processes have made the SBA easier to do business with. And with continued Congressional oversight to ensure that credit unions "mind their mission" and serve "people of modest means," SBA lending is more than good business, it's a way to maintain the credit union business model.

J.R. Bruno is expert in every phase of SBA lending. Whether you're starting a business lending program or need help expanding your existing program, we offer comprehensive services designed to meet your specific needs, including loan packaging, portfolio review and due diligence, marketing strategies, and workshops to assist new and experienced SBA lenders. The J.R. Bruno Team will make SBA lending easy and profitable for your credit union. Call us at 626.963.1267 or visit [www.jrbrunoassoc.com](http://www.jrbrunoassoc.com).

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