



LENDING PRODUCTS & SERVICES

Business lending that supports jobs and builds local neighborhoods

*Named Oregon's
SBA "Community
Bank of the Year"
for volume and
diversity of loans!*

*Business is one
of the most
exhilarating
challenges on
earth. It's also
one of the most
fundamental
building blocks of
local communities.*

www.albinabank.com



Member FDIC
Equal Opportunity Lender
Equal Housing Lender



LINES OF CREDIT - For businesses with short-term financing needs

- Seasonal Lines of Credit
- Working Capital Lines of Credit

(Typical Structure: 12 month maturity; interest only payments due monthly; rates are fully floating, tied to Prime and may include a floor and ceiling; 1.0 - 1.5% annual fee)

TERM LOANS

- Acquisition Loans *(For borrowers acquiring existing businesses and/or business assets)*
- Equipment Loans

(Typical Structure: 12 - 84 month term; fully amortized; rates can be fixed for life of loan and will vary based on the transaction; 1.5% - 3% upfront fee)

GOVERNMENT GUARANTEED LOANS - Small businesses sometimes require additional support for loan requests, and we partner with local government agencies to provide the maximum options.

- Small Business Administration (SBA) Loans - *Including Express, Patriot Express, 7(a), and SBA 504 Programs*
- Business Oregon Loans - *Including Oregon Credit Enhancement Fund; Oregon Capital Access Program; and the Oregon Business Development Fund*

*(Typical Structure: 12 - 84 month term; fully amortized; rates will typically be floating and tied to Prime ranging up to 6.5% over Prime; 1.5% - 3% upfront fee)
Note: upfront fees for SBA loans have been waived until 12/31/2010*

REAL ESTATE LOANS

- Term Loans *(refinancing, acquisition, and construction take-out of properties)*

(Typical Structure: 5-10 year term; 20 - 25 year amortization; rates are fixed but will reset every 3 - 5 years and are typically priced using Federal Home Loan Bank rates; 1.5% - 3% upfront fee)

MICRO-ENTERPRISE LOANS

- Loans and lines of credit up to \$50,000 for small, emerging, women, and minority-owned businesses through a partnership with Business Oregon

OTHER LENDING PRODUCTS

- Business Visa™ Credit Cards
- Bridge or Single-Pay Loans *(For businesses with a one-time, short-term financing need-)*

See your Albina banker for more information!

MLK Office
2002 NE MLK Jr. Blvd.
503-287-7537

St. Johns Office
8040 N. Lombard Ave.
503-285-9966

Social Impact Banking Office
430 NW 10th Ave.
503-445-2150

Beaumont Office
4020B NE Fremont Ave.
503-445-8720

Rose City Office
5636 NE Sandy Blvd.
503-445-8700