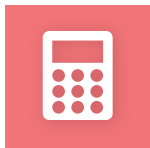


SmartBiz: Affordable Business Lending

Finding capital for growth isn't easy these days—especially for small and medium-sized businesses. SmartBiz changes that. SmartBiz provides SBA-backed working capital bank loans to help you grow your business.



Get Low Payments

Approved businesses can borrow between \$5,000 and \$25,000. With low interest rates and fees and long repayment terms, a \$25,000 loan has estimated payments of \$300 per month. Other lending options can cost 10-20 times more per month.



Get Funding Fast

The convenient online application process can be completed quickly and approvals can be made within minutes. Upon approval, funds are sent to your business bank account within 5 business days.



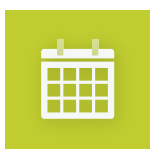
We're Flexible

SmartBiz loans are available to qualified applicants of almost any type of business, as long as it is based in the U.S. and principal owners are U.S. citizens. Sole proprietors, partnerships, and various forms of incorporated business are eligible if they meet all other requirements. Many franchises are also eligible.



Get Low Rates

SmartBiz loans are affordable. Current rates are approximately 8% — and with all fees included, that's an APR of about 9.5%. Alternative loans and merchant cash advances have interest rates and fees that range from the equivalent of 25-120% APR.



Get Long Terms

Only SmartBiz gives you time to benefit from your loan with 10 years to repay. Fixed monthly payments give you breathing room and budget predictability, and you can pay it off early with no penalty. Other loan options typically require repayment in 3-24 months.

Compare Your Options

You'll find that SmartBiz offers more affordable rates and flexible terms than other business lending options.

	SmartBiz SBA Loan	Alternative Bank and Non-bank Loan	Merchant Cash Advance
Type	Working capital (funds can be used for any activity to grow your business)	Alternative bank and non-bank loan	Cash advance
APR (including all fees)	Less than 10%	≈ 25-80%	Technically, no APR with advances, though fees can equal APR of 120%
Payments for \$25k loan	About \$300/month for 120 months	Typically about \$5,000/month for 6 months	Could be as high as \$6,000/month for 6 months
Term	120 months	3-24 months (typical is 6 months)	Approximately 4-8 months
Application	Easy (10-20 minutes online)	Easy	Easy
Approval	Immediate decision	Immediate - 1 day decision	Immediate - 1 day decision
Funding	Within 5 business days	2-5 business days	Immediate - 10 business days
Repayment	Monthly from checking account	Daily from checking or daily debit from credit card receipts	Daily debit from credit card receipts

For more information, visit
www.smartbizloans.com/gpb

or contact
support@smartbizloans.com

