

Small Business Association (SBA) Local Loan Programs

Lender	Loan Program	Locations	Designation/ Subprogram	Loan \$ Range (Estimated)
Ameris Bank	Primarily 504	Beaufort, Hilton Head		100,000 - 3 million
Atlantic Community Bank	7(a)	Bluffton, Hilton Head		40,000 - 2 million
Bank of America	7(a) and 504	Locations statewide	Preferred Lender SBA Express	15,000 - 4 million
Branch Banking and Trust Company (BB&T)	7(a) and 504	Locations statewide	Preferred Lender SBA Express	10,000 - 5 million
Bank of North Carolina (BNC Bank)	7(a) and 504	Hilton Head	Preferred Lender	200,000 - 5 million
Business Development Corporation of South Carolina	7(a)	Statewide	Preferred Lender	50,000 - 5 million
Coastal Banking Company National Bank (CBC National Bank)	7(a) and 504	Beaufort, Port Royal	Preferred Lender SBA Express	20,000 - 4 million
First Citizens Bank & Trust Company	7(a) and 504	Locations statewide		100,000 - 750,000
First Federal Bank	7(a) and 504	Hilton Head	SBA Express	30,000 - 350,000
First South Bank	7(a) and 504	Bluffton		<i>Insufficient data</i>
National Bank of South Carolina (NBSC; A Division of Synovus Bank)	7(a) and 504	Locations statewide	Preferred Lender SBA Express	50,000 - 2 million
Palmetto State Bank	7(a) and 504	Beaufort, Bluffton		<i>Insufficient data</i>
PNC Bank	7(a) and 504	Locations statewide	Preferred Lender SBA Express	10,000 - 5 million
Regions Bank	7(a) and 504	Locations statewide	Preferred Lender SBA Express Export Express	50,000 - 2 million
South Carolina Bank and Trust (SCBT)	7(a) and 504	Locations statewide		100,000 - 1 million
Small Business Assistance Corporation	Microloan	Beaufort County	Microloan Intermediary	5,000 - 50,000
SunTrust Bank	7(a) and 504	Locations statewide	Preferred Lender SBA Express Export Express	15,000 - 5 million
TD Bank	7(a) and 504	Locations statewide	Preferred Lender SBA Express Export Express	10,000 - 5 million
Wells Fargo Bank	7(a) and 504	Locations statewide	Preferred Lender SBA Express	5,000 - 4 million

Small Business Association Local Loan Program, Designations and Subprogram Descriptions

General Small Business Loans: 7(a)

The 7(a) Loan Program, SBA's most common loan program, includes financial help for businesses with special requirements.

Real Estate & Equipment Loans: CDC/504

The CDC/504 Loan Program provides financing for major fixed assets such as equipment or real estate.

Microloan Program

SBA's Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers.

SBA Express

SBA Express features an accelerated turnaround time for SBA review; a response to an application will be given within 36 hours.

Preferred Lender

SBA delegates the final credit decision and most servicing and liquidation authority and responsibility to carefully selected PLP lenders

Export Express

This program offers streamlined financing up to \$500,000. It is the simplest export loan product offered by the SBA.