



HFCU Is Your Business Loan Source

Loans up to \$5 Million

Longer Terms

Lower Payments

Lower Cash Injection



Contact Us

If you feel our SBA loan program is right for your business, or if you have questions about other products and services that can help your business, please feel free to call our Commercial Loan Officers.

Lance Gordon

Sr. Commercial Loan Officer

 lanceg@houstonfcu.org

Pastor Oropeza

Commercial Loan Officer

 pastoro@houstonfcu.org



Helping Your Business Grow

With the Right Loan Program for You



www.houstonfcu.org

HFCU is Focused on Helping Businesses Grow

Our credit union is dedicated to the philosophy of people helping people; we encourage entrepreneurs and business owners to let us help you grow your business with our Small Business Administration (SBA) loan program.

Requirements to Qualify

- For profit business owned and controlled by a US citizen or LPR, legal permanent resident (No visas)
- Repayment ability comes from the cash flow of the business
- Per the SBA, applicant must be of good character (Both credit and criminal history*)
- Collateral purchased from loan funds and personal guaranty generally secure the loan
- Owner's personal equity contribution



✓ HFCU Commercial Lending **Can** Finance

- Entrepreneurs seeking to finance up to \$5,000,000+
- The purchase real estate to replace leased space
- The purchase or construction of a building for expansion of business
- The refinance of existing debt on commercial real estate

✗ HFCU Commercial Lending **Will Not** Finance

- Lines of Credit
- Loans unsecured or secured by assets other than real estate
- Start-up businesses with less than 3 years of profitability
- Hotels without a national franchise (SBA eligible only)
- Restaurants without a national franchise (SBA eligible only)
- Working capital
- Debt consolidation



Open an HFCU Business Account **Today**

- Call our Call Center at 281-243-0500 or toll free at 1-866-687-4328 or visit your local branch to learn the requirements for opening a business account
- Business accounts must be opened at one of our convenient HFCU branches
- After establishing your business account, contact one of our commercial loan officers to discuss the commercial lending options that may be right for your business.

Terms and conditions may apply. Credit Union membership is required before utilizing any product and/or service by establishing a savings account with \$5. You may qualify for membership, if you live, work, worship or attend school in Houston or portions of Sienna, Richmond, Rosenberg, Thompsons, or Trammels.

***Credit History:** Your personal and company credit histories will be reviewed. Prudent lenders prefer applicants who have a history of meeting their obligations. If your credit record has blemishes but there are extenuating circumstances, prepare to explain fully. **Criminal History:** Probation or parole. Applications will not be accepted from firms where a principal (any one of those required to submit a personal history statement, SBA Form 912) is currently incarcerated, on parole, or on probation; is a defendant in a criminal proceeding; or whose probation or parole is lifted expressly because it prohibits an SBA loan.