



'Yes' Has Never Been So Easy.

Backed by the U.S. Treasury, the State Small Business
Credit Initiative helps you make more secure loans.

ELIGIBILITY REQUIREMENTS

- Businesses located within Muscogee Reservation, or for the economic benefit of the Nation
- Tribally owned enterprises including casinos for non-gaming activities
- Small businesses nationwide if owned by Muscogee Citizens
- Fewer than 750 employees
- Loans for equipment, real estate, construction or working capital

KEY TERMS - LOAN PARTICIPATION

- The program will assume primary risk, by subordinating the collateral position
- The program may purchase up to 50% of the total loan amount
- The program can support projects as small as \$10,000 and as large as \$20 million
- Loan terms up to 10 years
- Fee to borrower no more than 1% of total project and may be financed

PROCESS

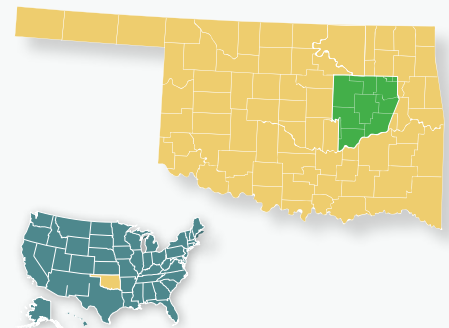
- Lenders implement their regular loan qualification process and apply to the program on behalf of the businesses they determine merit support
- The program team assesses the proposed deals against the eligibility criteria
- If approved, then lenders close and manage each loan
- Banks can receive CRA credit for these loans
- The program works at the speed of business, approving projects in 3-5 days

CONTACT

Josh Toney | Development Loan Officer | jtoney@dcnteam.com | 405-358-3040 | www.dcnteam.com

**SSBCI drives
economic
development
and job
creation
by helping
small
businesses
access the
financing they
need.**

ELIGIBILITY



■ Muscogee Citizens + any business in Reservation

■ Muscogee Citizens throughout Oklahoma

■ Muscogee Citizens living anywhere in the U.S.