

Lending requirements from 18 local Financial Institutions in Wichita, KS

Best options for Micro Enterprises (1-10 Employees; Less than \$300K in annual receipts)

Table #	Lender	Loan Size	Minimum Credit Score	Start Up Financing?	Lines of Credit?	Lend to any industry?	Franchises?	Typical Injection Required
1	SCKEDD	\$500-\$300,000 internal programs; SBA packaging based on program limits	No minimum	Yes	No	For Profit Only	Yes	varies by project
2	Credit Union of America	CRE - \$40,000-\$10,000,000 Vehicles \$10,000 + Equipment \$10,000 +	650	Possible with strong collateral or for CRE	Yes	Most	Yes	Standard CRE - 20%-30% SBA 504 10% - 15% Vehicles 0-20% Equipment 25% +
3	Community National Bank	\$2,000 - \$10,000,000	No minimum	Yes	Yes	Yes	Yes	typically 10%-20%, but can vary
4	Simmons Bank	\$5,000-10,000,000	640 - below 640 case by case	Yes	Yes	Yes	Yes	10% & up - Varies by project
5	RCB Bank	\$1,000-\$10,000,000	Minimum 630. Case by Case Basis	Yes	Yes	Most	Yes	varies by project
6	Sunflower Bank	\$250,000 +	620 minimum	Yes	Yes	For Profit Only	Yes	10% - 20% depending on the project
7	Peoples Bank & Trust	\$2,000-\$12,000,000	Case by Case basis	Yes	Yes	Yes	Yes	varies by project
8	Emprise Bank	\$100,000 minimum	No minimum	Yes	Yes	Yes	Yes	10%-20%
9	American State Bank & Trust	\$200,000 minimum	650	Yes	Yes	Yes	Yes	Varies by Project (minimum of 10%)
10	Lyon County State Bank	\$5,000+ depending on Participations and/or SBA/USDA packaging	No minimum	Yes	Yes	Most	Yes	varies by project
11	Equity Bank	\$250,000+	650	Yes	Yes	Most	Yes	varies by project
12	Andover State Bank	No Minimum or Maximum, dependent on participants or SBA	640	Yes	Yes	Yes	Yes	10% - 25%, varies by project
13	First National Bank of	no minimum or maximum	640	Yes	Yes	Yes	Yes	varies by project
14	Frontier Financial Partners	\$400,000-\$5,500,000	650 - exceptions granted	Yes	No	For profit only	Yes	typically 10%-20%, but can vary
15	Intrust Bank	\$50,000 minimum, no maximum	Case by Case basis	Yes	Yes	Yes	Yes	Varies by project
16	Carson Bank	No minimum, maximum dependent upon participants and/or SBA	640	Yes	Yes	Yes	Yes	Varies-typically 20% for real estate
17	USDA Rural Development	no minimum, \$10 mill. Max.	No minimum	Yes	No	Yes	Yes	typically 10%-20%, but can vary
18	Fidelity Bank	Up to \$250,000	680+ Preferred	No (2 yrs in Business)	Yes	Yes	Yes	Varies by project