



## Get to Know Opportunity Fund's Banker Partner Program

### ➤ WHO WE ARE

Opportunity Fund is a responsible nonprofit CDFI small business lender with a 20-year record of success lending to California-based small businesses.

### ➤ WHAT WE DO

Opportunity Fund helps our bank partners maintain small business banking relationships by providing their clients with a second look – offering easy-to-get, fast, and affordable prime-rate term business loans to small business owners who do not qualify for bank loans.

### ➤ WHY PARTNER WITH US?

#### Features:

- Transparent qualification checklist
- Minimum documentation requirements
- Responsive and dedicated staff
- One of the fastest CDFI approvers in California

#### Benefits:

- Easy to determine who to refer so more of your customers get approved – our approval rates are high at 90%
- Your customers get approved and get funding when they need it – within 5 days on average
- We keep you and your customer up to date from loan submission to close

Visit us online at [www.opportunityfundloan.org](http://www.opportunityfundloan.org)

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## ▶ EASY-TO-QUALIFY ALTERNATIVE FINANCING FOR SMALL BUSINESSES

- Loans from \$2,600 to \$250,000 for working capital, equipment, vehicles, and more
- Low interest rates starting at 7.9%\*
- 5% for loans up to \$100,000; 4% for \$100,000 - \$150,000; 3% for loans over \$150,000, with no hidden fees, no application fees, and no pre-pay penalties
- Easy qualification: 2 years in business, 620 FICO for small business/no minimum FICO for microbusiness, on-time credit payment history with limited liens or delinquencies
- Loan payments of no more than 5% of customer's monthly credit card receipts
- Terms up to 5 years

## ▶ RESPONSIVE SERVICE FOR YOU AND YOUR CUSTOMER

Our dedicated lending team provides rapid follow-up with you and your clients for fast approval and funding in as few as 2 to 5 days. We keep you informed of your customer's loan application from submit to close. We provide automatic credit reporting, which can help borrowers in good standing build good credit history. We can also help borrowers graduate to bank financing.

## ▶ PARTNER WITH A RESPONSIBLE LENDER

As the largest CDFI in the United States, Opportunity Fund has a 20-year record of providing easy-to-get and affordable loans to our customers. We co-authored the Small Business Borrowers' Bill of Rights, which protects small business owners. We share our credit box with partners up front, and offer easy-to-understand rates on all our loan products. We're funded by and get loan capital from reputable companies and partners like Bank of America, City National Bank, Chase Bank, Union Bank, and Wells Fargo, and we are financed by the U.S. Small Business Administration. With offices in Los Angeles, San Francisco, and San Jose, we're ready to work with you where you are.

## ▶ Get started today

For more information or to get started, contact us at 866-299-8173 or email [loans@opportunityfund.org](mailto:loans@opportunityfund.org).

\* Lower interest rates and fees for borrowers with preferred credit profiles.

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Opportunity Fund is California's largest and fastest-growing nonprofit lender to small businesses. In fiscal year 2016, we made \$60M in loans to help more than 2,200 small business owners invest in their businesses. We are certified by the U.S. Treasury Department as a Community Development Finance Institution and regulated by the California Department of Corporations (Lenders License #6050609). Opportunity Fund invests in small business owners who do not have access to traditional financing. As a founding member and signatory to the Borrower's Bill of Rights, we believe in the important role small businesses play in our community and the economy, and we aim to help owners financially succeed. Opportunity Fund is backed and funded by: Bank of America, Goldman Sachs, JPMorgan Chase Foundation, Knight Foundation, Calvert Foundation, and Small Business Association. Our award-winning loan products have been featured in *Entrepreneur*, *The Wall Street Journal*, and *Bloomberg*.