Need Financing?

Visit your local SBA office or lender to learn about these funding options.

**The 7(a) Loan, the SBA’s Largest Financing Program**
If you’re unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million  
**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75 percent  
**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital  
**GUARANTEE:** 50 to 90 percent

**CAPlines**
Meet your revolving capital needs with lines of credit. CAPlines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

**SBA Express Loan**
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

**MAX LOAN AMOUNT:** $350,000  
**INTEREST RATE:** for loans less than $50,000, prime + 6.5 percent; for loans of $50,000 and greater, prime + 4.75 percent  
**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.  
**GUARANTEE:** 50 percent

**Microloan Program**
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5 percent; loans $10,000 and greater, lender cost + 7.75 percent  
**TERMS:** lender negotiated, no early payoff penalty

**504 Certified Development Company Loan Program**
If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

**MAX LOAN AMOUNT** (up to 40 percent of the total project): up to $5 million; $5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms  
**TERMS:** 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment  
**GUARANTEE:** the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)  
**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent
### SBA Lenders

Our participating lenders serve all Louisiana unless otherwise noted.

<table>
<thead>
<tr>
<th>Location</th>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABBEVILLE</td>
<td>Gulf Coast Bank</td>
<td>221 S. State St.</td>
<td>(337) 893-7733</td>
</tr>
<tr>
<td>ALEXANDRIA</td>
<td>Red River Bank</td>
<td>1412 Centre Court Drive</td>
<td>(318) 561-4000</td>
</tr>
<tr>
<td></td>
<td>South Heritage Bank</td>
<td>5617 Coliseum Blvd.</td>
<td>(318) 442-2228</td>
</tr>
<tr>
<td>BATON ROUGE</td>
<td>American Gateway Bank</td>
<td>11307 Coursey Blvd.</td>
<td>(225) 3682500</td>
</tr>
<tr>
<td></td>
<td>B&amp;K Bank</td>
<td>7415 Corporate Blvd.</td>
<td>(225) 7612529</td>
</tr>
<tr>
<td></td>
<td>Britton &amp; Koontz First National Bank</td>
<td>8810 Bluebonnet Blvd.</td>
<td>(225) 7612526</td>
</tr>
<tr>
<td></td>
<td>Business First Bank</td>
<td>8440 Jefferson Highway, suite 101</td>
<td>(225) 932-8916</td>
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<tr>
<td></td>
<td>Essential FCU</td>
<td>2370 Town Center Blvd.</td>
<td>(220) 337-2407</td>
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<tr>
<td></td>
<td>Investar Bank</td>
<td>7244 Perkins Road</td>
<td>(225) 448-5451</td>
</tr>
<tr>
<td></td>
<td>LiftFund</td>
<td>3233 S. Sherwood Forest Blvd.</td>
<td>(504) 410-6162</td>
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<tr>
<td></td>
<td>Neighbors FCU</td>
<td>(225) 819-2178</td>
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<td></td>
<td>Pelican State CU</td>
<td>3232 S. Sherwood Forest Blvd.</td>
<td>(225) 408-6128</td>
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<tr>
<td>BELLE CHASSE</td>
<td>Mississippi River Bank</td>
<td>8435 Highway 23</td>
<td>(504) 392-1111</td>
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<tr>
<td>BOSSIER CITY</td>
<td>Barksdale Credit Union</td>
<td>2701 Village Lane</td>
<td>(318) 549-8017</td>
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<td></td>
<td>Citizens National Bank</td>
<td>2711 E. Texas St.</td>
<td>(318) 747-6000</td>
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<td></td>
<td>BOUTTE</td>
<td>First National Bank USA</td>
<td>(985) 785-8411</td>
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<tr>
<td></td>
<td>COLUMBIA</td>
<td>Caldwell Bank &amp; Trust Co.</td>
<td>(318) 649-2351</td>
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<td></td>
<td>COTTONPORT</td>
<td>Cottonport Bank</td>
<td>(318) 985-2101</td>
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<td></td>
<td>COUShattA</td>
<td>Bank of Coushatta</td>
<td>(318) 932-5776</td>
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<td>COVINGTON</td>
<td>First Castle FCU</td>
<td>(985) 867-8867</td>
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<td>CROWLEY</td>
<td>Bank of Commerce &amp; Trust</td>
<td>(337) 783-2201</td>
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<td></td>
<td>DERIDDER</td>
<td>City Savings Bank &amp; Trust Co.</td>
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<td></td>
<td>ERATH</td>
<td>Bank of Erath</td>
<td>(337) 937-5816</td>
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<td></td>
<td>FARMERVILLE</td>
<td>Marion State Bank</td>
<td>(318) 368-4571</td>
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<td>FERRIDAY</td>
<td>Delta Bank</td>
<td>(318) 757-8601</td>
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<td>GIBSGLAND</td>
<td>Gbsland Bank &amp; Trust</td>
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<td></td>
<td>HAMMOND</td>
<td>First Guaranty Bank</td>
<td>(985) 345-7685</td>
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<td>HOUMA</td>
<td>Florida Parish Bank</td>
<td>(985) 269-7049</td>
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<td>HARAHAN</td>
<td>ASI Federal CU</td>
<td>(504) 733-7274</td>
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<td>SOUTH LOUISIANA Bank</td>
<td>Pedestal Bank</td>
<td>(504) 580-2265</td>
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<td>South Louisiana Bank</td>
<td>(985) 851-3434</td>
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<td></td>
<td>Synergy Bank</td>
<td>(985) 851-3341</td>
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<td>LAKE CHARLES</td>
<td>(337) 312-7000</td>
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<td>Cameron State Bank</td>
<td>(337) 421-1194</td>
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<td></td>
<td>First National Bank of Louisiana</td>
<td>551 W. Prief Lake Road</td>
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<td></td>
<td></td>
<td>JD Bank</td>
<td>(337) 439-3545</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lakeside Bank</td>
<td>(337) 474-3766</td>
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</table>
**LAFAYETTE**  
**Bank of Sunset & Trust**  
900 Kaliste Saloom Road  
(337) 234-5220  
**Iberia Bank**  
200 W. Congress St.  
(337) 521-4886  
**HomeBank**  
503 Kaliste Saloom Road  
(337) 572-1004  
**Iberia Bank**  
200 W. Congress St.  
(337) 521-4886  
**Midsouth Bank**  
102 Versailles  
(337) 237-8343

**LAPLACE**  
**Louisiana Federal CU**  
805 Robin St.

**LEESVILLE**  
**Merchants & Farmers Bank**  
501 S. Fifth St.  
(337) 239-6504

**MANSFIELD**  
**Community Bank of Louisiana**  
118 Jefferson St.  
(318) 872-3831

**MARKSVILLE**  
**Union Bank**  
305 N. Main St.  
(318) 253-4531

**METAIRIE**  
**Chase Bank**  
3420 Severn Ave.  
(504) 456-7720  
**Jefferson Financial CU**  
7701 Airline Drive  
(504) 348-2424

**MONROE**  
**Banco South**  
1220 N. 18th St.  
(318) 388-3990  
**Homeland Bank**  
2591 Tower Drive  
(318) 570-6704  
**Origin Bank**  
1800 Hudson Lane  
(318) 998-4600

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone Number</th>
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<tr>
<td>Ouachita Independent Bank</td>
<td>909 N. 18th St.</td>
<td>(318) 338-3000</td>
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<tr>
<td>Richland State Bank</td>
<td>1816 Forsythe Ave.</td>
<td>(318) 699-8412</td>
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<tr>
<td><strong>MONTGOMERY</strong></td>
<td><strong>Bank of Montgomery</strong></td>
<td>1000 Caddo</td>
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<tr>
<td><strong>MORGAN CITY</strong></td>
<td><strong>MC Bank</strong></td>
<td>1201 Brashare Ave.</td>
</tr>
<tr>
<td><strong>NATCHITOCHES</strong></td>
<td><strong>City Bank &amp; Trust Co.</strong></td>
<td>(318) 352-4416</td>
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<tr>
<td><strong>Sabine State Bank</strong></td>
<td></td>
<td>780 Front St.</td>
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<tr>
<td><strong>NEW IBERIA</strong></td>
<td><strong>First National Bank of Jeanerette</strong></td>
<td>413 Jefferson Trace Blvd.</td>
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<td><strong>NEW ORLEANS</strong></td>
<td><strong>Biz Capital BIDCO</strong></td>
<td>909 Poydras St., suite 2230</td>
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<tr>
<td><strong>Business Resource Capital</strong></td>
<td>3801 Canal St., suite 320</td>
<td>(504) 524-6172</td>
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<tr>
<td><strong>Fidelity Homestead Bank</strong></td>
<td>201 St. Charles Ave.</td>
<td>(985) 871-4202</td>
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<tr>
<td><strong>First Bank &amp; Trust</strong></td>
<td>909 Poydras St.</td>
<td>(985) 249-6761</td>
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<tr>
<td><strong>Gulf Coast Bank &amp; Trust</strong></td>
<td>200 St. Charles Ave.</td>
<td>(504) 561-6100</td>
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<td><strong>Hope Credit Union</strong></td>
<td>1726 O.C. Haley Blvd.</td>
<td>(504) 527-0688</td>
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<tr>
<td><strong>Liberty Bank</strong></td>
<td>6600 Plaza Drive, suite 600</td>
<td>(504) 240-5107</td>
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<td><strong>Regions Bank</strong></td>
<td>1920 St. Charles Ave.</td>
<td>(504) 544-6017</td>
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<tr>
<td><strong>Regional Loan Corp.</strong></td>
<td>3810 Canal St., suite 320</td>
<td>(504) 524-6172</td>
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<tr>
<td><strong>Whitney Bank</strong></td>
<td>228 St. Charles Ave.</td>
<td>(504) 846-2577</td>
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<td><strong>NEW ROADS</strong></td>
<td><strong>Guaranty Bank &amp; Trust Co.</strong></td>
<td>175 Hospital Road</td>
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<tr>
<td><strong>Peoples Bank &amp; Trust of Pointe Coupe</strong></td>
<td>805 Hospital Road</td>
<td>(225) 638-3713</td>
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<td><strong>OPELOUSAS</strong></td>
<td><strong>American Bank &amp; Trust</strong></td>
<td>307 E. Landry St.</td>
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<td><strong>PATTERSON</strong></td>
<td><strong>Patterson State Bank</strong></td>
<td>(985) 395-8140</td>
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<tr>
<td><strong>PLAQUEMINE</strong></td>
<td><strong>Anthem Bank &amp; Trust</strong></td>
<td>23910 Railroad Ave.</td>
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<tr>
<td><strong>Citizens Bank &amp; Trust Co.</strong></td>
<td>Iberville Bank</td>
<td>(225) 687-2091</td>
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<tr>
<td><strong>Plaquemine Bank &amp; Trust</strong></td>
<td>24024 Eden St.</td>
<td>(225) 687-6388</td>
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<tr>
<td><strong>RACELAND</strong></td>
<td><strong>Community Bank</strong></td>
<td>4626 Highway 1</td>
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<td><strong>RAYNE</strong></td>
<td><strong>Bank of Commerce &amp; Trust</strong></td>
<td>300 N. Adams Ave.</td>
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<td><strong>Rayne State Bank &amp; Trust</strong></td>
<td>200 S. Adams Ave.</td>
<td>(337) 334-3297</td>
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<td><strong>RUSTON</strong></td>
<td><strong>Bank of Ruston</strong></td>
<td>505 N. Vienna St.</td>
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<tr>
<td><strong>Community Trust Bank</strong></td>
<td>1511 N. Trenton St.</td>
<td>(318) 368-3111</td>
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</tbody>
</table>
FUNDING PROGRAMS

SHREVEPORT
ANECA Federal CU
4361 Youree Drive
(318) 698-6000

Carter Federal Credit Union
6885 Bert Kouns
(318) 382-4425

Campus Federal CU
1555 E. 70th St.
(318) 675-5395

SPRINGHILL
Carter Federal Credit Union
(318) 539-4655

Citizens Bank & Trust
106 S. Main St.
(318) 539-5656

ST. FRANCISVILLE
Bank of St. Francisville
5700 Commerce St.
(225) 635-6397

ST. MARTINVILLE
St. Martin Bank & Trust Co.
301 S. Main St.
(337) 394-7800

TALLULAH
Cross Keys Bank
(318) 574-3210

VACHERIE
First American Bank
2785 W. Highway 20
(504) 450-6702

VILLE PLATTE
The Evangeline Bank & Trust
497 W. Main St.
(337) 363-5541

VIVIANA
Citizens Bank & Trust Co.
120 W. Arkansas

WEST MONROE
Centric Federal Credit Union
1091 Thomas Road
(318) 340-9656

Ouachita Valley FCU
1420 Natchitoches St.
(318) 387-4592

WHITE CASTLE
Bank of Commerce
(225) 545-3656

WINNSBORO
Franklin State Bank
(318) 435-3711

YOUNGSVILLE
Farmers State Bank & Trust Co.
412 Iberia St.
(337) 856-8611

OUT OF STATE LENDER
TruFund Financial Services
(504) 293-5550

Community Advantage Lender

LiftFund
New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
Fax (504) 836-6894
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

Participating Microlenders

Newcorp Business Assistance Center
2924 St. Bernard Ave.
New Orleans
(504) 208-1700
info@newcorpinc.net
newcorpinc.net

LiftFund
New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
3233 S. Sherwood Forest Blvd.
Baton Rouge
(225) 247-2232
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

Participating Certified Development Companies

JEDCO Development Corp.
700 Churchhill Parkway
Avondale
(504) 875-3908
Fax (504) 875-3923

Louisiana Capital CDC Inc.
307 La Rue France
Lafayette
(337) 234-2977
Fax (337) 234-5535

New Orleans Regional Loan Corp.
3801 Canal St., suite 320
New Orleans
(504) 524-6172
Fax (504) 524-0002

Louisiana Business Loans Inc.
1810 Auburn Ave., suite 101
Monroe
(318) 323-0878
Fax (318) 323-9492

Community CDC
4603 S. Carrollton Ave.
New Orleans
(504) 267-1310
Fax (504) 208-3794

Small Business Investment Companies

Jefferson Capital Partners II LP
5 Sanctuary Blvd., suite 103
Mandeville,
(985)727-7232
Francis T. Cazayoux Jr.
pgiffin@jeffcap.com

LongueVue Capital Partners II LP
111 Veterans Blvd., suite 1020
Metairie
(504) 293-3610
Max Vorhoff
mvorhoff@lvcppartners.com