



Small Business Program

About Us

As a Texas business bank focused on our clients, our mission is to provide creative and responsive solutions to help our clients achieve financial success. The strength of UTB is based on our ability to listen and react to our customers' needs in a timely, personal, and professional manner. When you need advice, we are here to help — whether you need help with cash flow planning, calculating capital ratios, or someone to consult with you on your business plan. And when you apply for a loan, people who know you and understand your business will review your loan application.



Our Small Business Program

United Texas Bank Is Offering a Special Small Business Loan Program for Minority or Woman-Owned Small Businesses, and Small Businesses Located in Low and/or Moderate Income Areas in Dallas, Denton and Collin Counties

These loans can be used to refinance debt, purchase assets or meet other short-term or long-term needs.

Business Lines of Credit:

Lines of credit offer the flexibility of revolving credit (the amount outstanding will vary). The term is typically 12 months. These loans are typically used to help with seasonal shortfalls, payroll and accounts payable, trade discounts or marketing activities.

- Rate: Wall Street Journal Prime + 0, floating.
- \$100 origination fee.
- Interest is payable monthly, with principal and interest due at maturity.
- 12-month term.
- Unsecured in most cases.
- A small business checking account at UTB is required.

Business Working Capital Term Loan:

The term of the loans will normally range from 12 to 60 months and offers a fixed rate with predictable monthly payments. These type of loans are typically used to purchase inventory or an asset; i.e., truck, equipment, furniture and fixtures, etc.

- Rate: 2-5 year treasury + 3.5% depending on the term of the loan. The rate will be fixed when the completed application is received.
- \$100 origination fee.
- Owner occupied commercial real estate financing up to 5 years with a 25-year amortization.

Who qualifies for the program and loan Size Parameters:*

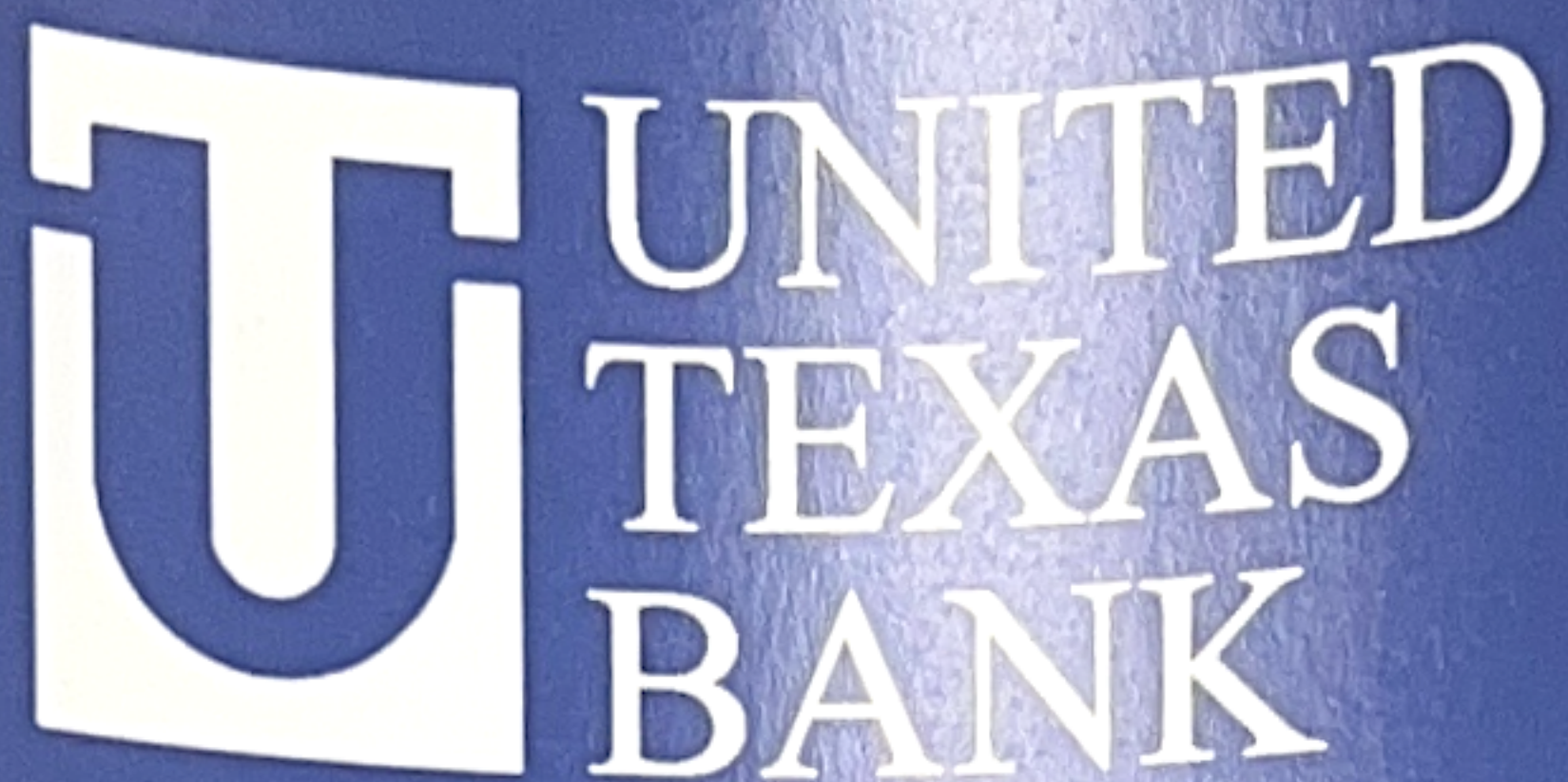
- The small business must be one of the 3 below:
 - The small business address or the owner's address must be located in an area designated as Low-to-Moderate according to the FFIEC Geocode map.
 - Minority Owned Small Business
 - Women Owned Small Business
- The authorized owner must be at least 18 years old.
- Business must be located in Dallas, Collin or Denton County.
- Gross Annual Revenues not to exceed \$5MM.
- Business must be in operation two years or more.
- Loan Size Parameters: Minimum Loan Amount: \$5,000 with a Maximum Loan Amount of \$1,000,000.

*Applicable Credit-granting criteria apply.




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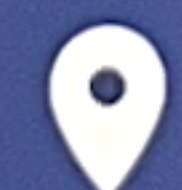


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