



Contact Us

If you feel our SBA loan program is right for your business, or if you have questions about other products and services that can help your business, please feel free to call our Commercial Loan Officer.

Pastor Oropeza
Commercial Loan Officer

 Email: pastoro@houstonfcu.org

**HFCU Is Your Business
Loan Source**

Loans up to \$5 Million

Longer Terms

Lower Payments

Lower Cash Injection



**Helping Your
Business Grow**

With the Right Loan Program for You



www.houstonfcu.org

HFCU is Focused on Helping Businesses Grow

Our credit union is dedicated to the philosophy of people helping people; we encourage entrepreneurs and business owners to let us help you grow your business with our Small Business Administration (SBA) loan program.

Requirements to Qualify

- For profit business owned and controlled by a US citizen or LPR, legal permanent resident (*No visas*)
- Repayment ability comes from the cash flow of the business
- Per the SBA, applicant must be of good character (*Both credit and criminal history**)
- Collateral purchased from loan funds and personal guaranty generally secure the loan
- Owner's personal equity contribution



✓ HFCU Commercial Lending **Can Finance**

- Entrepreneurs seeking to finance loans for \$300,000-\$5,000,000
- Purchase building to replace leased operations (relocation)
- Refinancing of existing owner-occupied and owned real estate
- Second location of an existing business including franchises
- Professionals (physicians, clinics, etc.)

✗ HFCU Commercial Lending **Will Not Finance**

- Loans less than \$300,000
- Start-ups
- Motels
- Semi-trailer trucks
- Restaurants
- Gas stations/convenience stores
- Car washes
- Working capital
- Debt consolidation



Open an HFCU Business Account **Today**

Contact the Call Center and Consumer Lending

- Call our Call Center at 281-243-0500 or toll-free at 1-866-687-4328 to learn the requirements for opening a Business account

Call Center Hours

Monday–Friday: 9:00 a.m.–6:00 p.m. (CST)
Saturday: 9:00 a.m.–2:00 p.m. (CST)

- Business accounts must be opened in one of our convenient HFCU branches
- After establishing your Business account, visit with a Member Service Representative about which consumer loan may be right for your business or call our Consumer Lending department at 281-243-0555 and follow the prompts

Terms and conditions may apply. Credit Union membership is required before utilizing any product and/or service by establishing a savings account with \$5. You may qualify for membership, if you live, work, worship or attend school in Houston or portions of Sienna, Richmond, Rosenberg, Thompsons, or Trammels.

*Credit History: Your personal and company credit histories will be reviewed. Prudent lenders prefer applicants who have a history of meeting their obligations. If your credit record has blemishes but there are extenuating circumstances, prepare to explain fully. Criminal History: Probation or parole. Applications will not be accepted from firms where a principal (any one of those required to submit a personal history statement, SBA Form 912) is currently incarcerated, on parole, or on probation; is a defendant in a criminal proceeding; or whose probation or parole is lifted expressly because it prohibits an SBA loan.