

# Business Lending Solutions for your Short & Long Term Borrowing Needs

Prince George's Community Federal Credit Union offers a wide range of financing options tailored to meet the specific capitol needs of your business. Whether the need is short term working capital for day to day expenses, for equipment or vehicle acquisition or long term loans to finance real estate projects, we are here to be the gateway to your financial success.

We are local lenders who are familiar with the community, its economic environment and have a vested interest in its growth and success.

Prince George's Community Federal Credit Union also partners with the U.S. Small Business Administration to provide alternative borrowing solutions. Our SBA loan programs offer flexible options that can help you meet your business goals as you grow.

#### **Unsecured Lines of Credit**

- No collateral required
- Competitive rates
- Convenient access to funds (through online banking, audio teller, & over the counter)
- Can be used as overdraft protection
- Credit limits up to \$50,000

## **Secured Lines of Credit**

- Attractive variable or fixed rates
- Flexible repayment options
- Convenient access to funds (through online banking, audio teller, & over the counter)
- Can be used as overdraft protection
- Finance up to 80% of collateral value

#### Secured Term Loans

- Loans for permanent working capital or equipment purchases
  - Acquisition of a new or used vehicle
    - Office renovations or expansion
      - Attractive fixed rates
        - Flexible terms

## **Commercial Mortgages**

- Finance acquisition or refinance of owneroccupied real estate
- Income producing investment real estate such as rental property
  - Customized financing options
  - Competitive fixed or variable rates
    - Extended terms available

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