



Video transcript: "Grow Your Business with an SBA Loan"

Video source: [Regions.com: Small business loans and lines of credit](#); [YouTube](#)

Note: Cheerful music plays.

On screen: Regions Logo (registered trademark)

[Voice-over] At Regions, we know that each business follows a unique path to success, with different challenges, goals and needs.

On screen: *[birds chirping in the distance]* A woman rides a bike across a city street, and then up a hill. At the top of the hill, she stops and takes out a telescope. She sees a new city in the distance.

[Voice-over] That's especially true when it comes to financing growth.

On screen: Cut to close up of the city, with a small business and vegetation growing in the center.

[Voice-over] Some businesses may need a lower down payment ...

On screen: Seven bundles of money appear in a stack. An arrow pointing down from the top of the screen pushes the top four bundles off and to the right, as they disappear off screen. Only three bundles are left in the stack.

[Voice-over] While others may be looking for longer loan terms ...

On screen: Monthly calendar appears with pages ripping off as they turn to the next month.

[Voice-over] And some may need more flexible collateral requirements ...

On screen: A truck drives on screen from left to right and stops next to a growing, and flexing, office building.

[Voice-over] You want to find a loan that accelerates your growth, without ultimately throwing you off course.

On screen: *[birds chirping in the distance]* The woman riding her bike is back on screen. She rides up a hill, and then down the hill. She begins to lose control and hits a rock *[thump]*. The rock launches her and her bike in the air but she lands gracefully and continues on her way.

[Voice-over] That's why growing small businesses should consider an SBA loan.

On screen: A small business with surrounding vegetation grows in the center of the screen again. Four stacks of coins fall from the sky and land in front of the small business. *[coins clinking]*

[Voice-over] SBA loans are financing options partially guaranteed by the U.S. Small Business Administration.

On screen: A government building falls into view on screen *[thump]*. There is a waving flag on top of the building that reads "SBA."

[Voice-over] Because SBA loans are backed by a federal agency, they often have more flexible terms than traditional bank loans.

On screen: A long document with the heading "Loan Terms" appears on screen, stretching and shrinking to indicate flexibility.

[Voice-over] For instance: Some SBA loans can be financed for up to 25 years.

On screen: Green circle with a white checkmark inside appears to the left of the text, "Some SBA loans can be financed for up to 25 years."

[Voice-over] And down payments can be as little as 10 percent.

On screen: Previous icon and text roll up and disappear revealing a new green circle with white checkmark to the left of the text, "Down payments can be as little as 10 percent."

[Voice-over] Regions Bank is an SBA-preferred lender, with a team of dedicated SBA bankers across our 15-state footprint.

On screen: Regions Bank graphic grows in the center of the screen, with a grey US map fading into view in the background. Circle with the text, "SBA PREFERRED"



LENDER” pops onto the top right corner of the Regions Bank graphic [*popping noise*]. The bank shrinks and disappears as the US map in the background zooms out and becomes the focus. The 15 states in our footprint turn green and blue locator icons with graphics of different professional people’s headshots pop up all over the green states.

[Voice-over] These specialized bankers work hand in hand with client relationship managers to find the right financing solutions for growing small businesses.

On screen: One of the female bankers remains on screen, surrounded by a blue circle, while the others fade away. A green circle with a male banker comes in from off screen on the right. The two circles meet in the center and join together, forming a team [*popping and twinkling noises*]. Financing icons such as a coin, dollar bill, bar graph and pie chart appear around the bankers.

[Voice-over] To qualify for an SBA loan, your business must: Be registered as for-profit

On screen: Green circle with white checkmark inside appears to the left of the text, “Be registered as for-profit.” Three dollar bills appear to the right of the text.

[Voice-over] Have less than 15 million dollars in net worth and less than 5 million dollars in net income

On screen: Green circle with white checkmark inside appears to the left of the text, “Have less than \$15 MM in net worth & less than \$5 MM in net income.” Two stacks of coins fall to the right of the text. [*coins clinking*]

[Voice-over] OR meet the standard SBA size requirement for your industry

On screen: Green circle with white checkmark inside appears to the left of the text, “Meet the standard SBA size requirement for your industry.” Seal that reads, “Industry Standard SBA SIZE” with yellow stars appears to the right of the text. [*popping and twinkling noises*]

[Voice-over] Operate in the United States

On screen: Green circle with white checkmark inside appears to the left of the text, "Operate in the United States." A map of the continental US appears to the right of the text.

[Voice-over] And not be delinquent on any other government loans.

On screen: Dark red/orange circle with a white X appears to the left of the text, "Not be delinquent on any other government loans." A PAST DUE document with an exclamation point appears to the right of the text.

[Voice-over] If you meet that criteria, an SBA loan could help your business: expand your operations

On screen: Green circle with white checkmark inside appears to the left of the text, "Expand your operations." A small business with a growing office building behind it appear to the right of the text.

[Voice-over] Purchase an existing business

On screen: Green circle with white checkmark inside appears to the left of the text, "Purchase an existing business." A different small business, with a green and white awning, pops into place to the right of the text. [*popping noise*]

[Voice-over] Purchase fixed assets like equipment or real estate

On screen: Green circle with white checkmark inside appears to the left of the text, "Purchased fixed assets." Truck drives into place with a storage facility or warehouse behind it, to the right of the text.

[Voice-over] Refinance debt

On screen: Green circle with white checkmark inside appears to the left of the text, "Refinance debt." Calculator, document with a percent sign in the corner, and a circular arrow appear to the right of the text. [*twinkling sound*]

[Voice-over] Or provide working capital for export transactions

On screen: Green circle with white checkmark inside appears to the left of the text, "Provide working capital for export transactions." Clipboard with a dollar bill and



some transaction lines appear to the right of the text. Two boxes fall from the top of the screen and land behind the clipboard. *[thump]*

[Voice-over] Now, you may have heard that applying for an SBA loan can be complex and time-consuming. That can be true.

On screen: *[typing on keyboard]* The woman who was riding the bike in the opening scenes is now sitting in a chair at a desk with a large monitor in front of her. She is typing on a keyboard. Documents are flying off the monitor screen, into the air, and disappearing out of view. The hands of a large clock are spinning to indicate the passage of time.

[Voice-over] And that's why it's so important to work with experienced bankers who understand SBA loan programs.

On screen: The monitor screen transitions to the two circles with bankers that we saw before, a male banker in a green circle and a female banker in a blue circle. They grow larger and hover above the monitor. The words "SBA Loan" appear beneath them on the monitor. *[popping and twinkling sounds]*

[Voice-over] Our SBA bankers will work with you and your banking relationship manager to find the best financing solution for you.

On screen: Screen cuts to a closeup of the monitor only. Full body graphics of the female and male bankers appear on screen with the oversized monitor. Financial charts are animated on the monitor.

[Voice-over] We can also streamline the application process and speed up the approval turnaround time.

On screen: The financial charts morph into a single document in the center of the monitor. A clock appears with hands spinning to indicate the passage of time. The female banker gives a thumbs up hand gesture.

[Voice-over] Plus, our dedicated closing specialists will ensure a smooth process.

On screen: Graphics fade away, and the text, "Our dedicated closing specialists will ensure a smooth process," appears in the center of the screen.

[Voice-over] We want to help you and your business succeed. Our mission is to make life better for our customers by providing excellent service and building lasting relationships.

On screen: The voiceover text appears on screen along with a closeup of the woman (who was on the bike and at the computer in earlier scenes), smiling. Twinkle icons appear around her when the voiceover reads the words, “excellent service.” [*twinkling sound*]

[Voice-over] Let us help you on your growth journey. Talk with your Regions Relationship Manager or connect with a Regions SBA Banker today.

On screen: The green circle with the male Regions banker and the blue circle with the female SBA banker appear on screen.

[Voice-over] And find the right path to success for your business!

On screen: The bankers exit as the scene fades back to the opening sequence of the woman on her bike riding across a city street.

Scene fades to white and the Regions logo animates in.

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