

# Customized guidance and support to help minority-owned businesses reach their goals.

U.S. Bank Access Business puts our expertise and partnerships to work for you. Get the information, connections and capital you need to fuel the growth of your business.



## Information and connections

Your local Business Access Advisor will help you identify financial challenges, create a custom growth plan to achieve your business goals, connect you with resources, tools and networks that promote sustainable business growth and help you stay on track with quarterly check-ins.

### Here's how we work together:

1. Take a small business health assessment to identify business challenges and review the results.
2. Make an action plan.
3. Meet quarterly to ensure you stay on track

## Business Diversity Lending Program

U.S. Bank is committed to supporting minority-, woman-, and veteran-owned businesses through revisions to credit standards that improves access to business loans and lines of credit of up to \$2.5 million.

## Capital for your business

Enhance your business by capitalizing on our flexible business loans and lines of credit. To qualify, your business<sup>1</sup> must meet the following criteria:

- At least 51% owned and operated<sup>2</sup> by one or more veterans<sup>3</sup>, women<sup>4</sup> or minorities<sup>5\*</sup>
- Borrowing needs up to \$2.5 million
- Annual sales not exceeding \$25 million



Get started and take your small business health assessment today.



Financing under the Business Diversity Lending Program is subject to credit approval. Terms and conditions are subject to change.

The U.S. Bank Access Commitment has been expanded to build equitable and effective solutions for the communities that need it most, as detailed in the U.S. Bank \$100 billion Community Benefits Plan.

\*Demographic information regarding gender, minority, and veteran status is required for the sole purpose of determining eligibility for this program. U.S. Bank does not discriminate on this or any other prohibited basis.

1. Business refers to the business entity applying for credit or to the individual in the case of sole proprietorships.
2. Developer and Investor applicants are eligible so long as the ownership requirement is met. Use of a management company does not exclude an applicant from the program.
3. Veteran is defined as any person who (i) served in the Army, Navy, Marine Corps, Air Force, Coast Guard or National Guard, including any member of a reserve component of the foreign services, and (ii) was discharged or released from service under conditions other than dishonorable.
4. Woman is defined as a person who lives and identifies as female.
5. Minority racial categories include Hispanic, American Indian or Alaskan Native, Asian, Black or African American, and Native Hawaiian or other Pacific Islander as defined by the Equal Employment Opportunity Commission (EEOC).



Loans and lines of credit are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association, Member FDIC. ©2023 U.S. Bank. Equal Housing Lender. 990404 6/23

USBUS54918