



BUSINESS LOANS

7 questions to ask your bank.

1. What type of loan best fits my needs?

To choose between term loans, lines of credit, SBA options, etc.

2. How much should I borrow?

To secure enough capital without overextending the business.

3. What collateral is required?

To understand what assets are at risk.

4. What are the repayment terms?

To align payments with revenue cycles.

5. How quickly are funds available?

To meet operational or expansion deadlines.

6. What financial benchmarks are evaluated?

To know what lenders look for and prepare accordingly.

7. How does this support long-term growth?

To ensure borrowing strengthens, not strains, the business.