

Flexible financing for Oklahoma entrepreneurs.

Whether a business owner needs to buy a building, invest in new equipment, build inventory or access working capital — REI Oklahoma connects the dots to the dollars. Even if traditional loans aren't an option, REI Oklahoma's lending programs are designed to meet you where you are and help you move forward.

SBA 504 Program

Provides up to 90% financing of the total project cost of equipment and/or an owner-occupied real estate project, preserving cash for operating expenses.

- 10-, 20- to 25-year long-term financing
- As low as 10% down payment
- Fixed rate for the term

Direct Loans

Provides flexible loan options to cover startup or expansion costs through REI Oklahoma's own lending pool.

- Tailored for businesses that may not benefit from conventional financing but have the ability to repay
- Flexible collateral requirements
- Flexible loan terms

SBA Microloan

Provides up to \$50,000 to start or expand an Oklahoma small business.

- Up to 6-year financing term
- Flexible collateral requirements

Meat & Poultry Loan Program

Supports Oklahoma meat and poultry processors with funds for working capital, equipment, facility improvements and more.

- Below market interest rates
- Flexible loan terms

New Markets Tax Credit Program

Bridges funding gaps with below-market interest rates and non-traditional features to help businesses expand. REI Oklahoma's program primarily focuses on manufacturing and healthcare industries.

- Best suited for projects totaling \$7 million or more
- Flexible loan terms
- Interest only for 7-years

Let's get started.

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