Looking for business funding?

## **BE CAREFUL!**

## Quick, low-cost business loans do not exist

Online loans and merchant cash advances (an advance on your daily sales through your merchant services/credit card processor) lure you in with a quick turnaround time, automatic repayment, and the appearance of great terms.

Often they have daily or weekly repayment schedules, and interest rates over 100% APR.

Online loans, cash advances, and other products are now a multi-billion dollar industry in the U.S.

78 percent of small business owners agree that high interest rates and high fee products are a problem. Do you?

## **AVOID FALLING VICTIM**

Watch out for these Red Flags:



No Posted Fees or Interest Rates



Short Repayment Schedule



An Advance on Future Sales



48 Hour Approval



Frequent
Account
Withdrawls



Aggressive Marketing

## Safe alternatives are available

We are community financial institutions that work to help you do what's best for your business, including accessing fair and affordable small business financing. Contact us today.







Microloans Coaching & Training venturesnonprofit.org



Small Business Loans Coaching craft3.org



Small Business Loans Coaching rvcdf.org