First Southwest Bank is leading COVID-19 recovery for small businesses in rural Colorado and beyond. As an **SBA Preferred Lender** and **Express Lender**, we’re experts at navigating small business programs.

For more information on the SBA CARES Act programs, or an application, please email SBA@fswb.com.

**Eligibility:**
- Businesses and non-profits with 500 employees or less, sole proprietors, and independent contractors

**Terms:**
- Loan amounts are calculated based on a 12 month average of payroll from the preceding 12 month period prior to loan funding
- Max loan size is equivalent to 250% of average monthly payroll (about 10 weeks of payroll expenses) or $10 million, whichever is less
- Expenses the loan may cover: payroll, group health care benefits, salaries and commissions, interest on mortgage loans, rent, utilities, and interest on other debt obligations incurred before February 15, 2020
- Small businesses can use these loans to finance up to 2.5 months of employee payroll
- No collateral or personal guaranty is required
- Interest is no more than 4% and repayment, if required, can be over a period as long as ten years

As a CDFI Bank, First Southwest Bank is dedicated to cultivating valuable relationships, investing in economic and social doers, and fostering a well-lived rural culture.

First Southwest Community Fund, a 501c3 non-profit, has also created emergency relief programs of our own, investing in the people, culture, and ideas that fuel innovation in our community. Please visit fswcf.com/covid-19 for more information.

For more information or to apply, email SBA@fswb.com | fswb.bank