**EMAIL COPY FOR PARTNER TO USE**

**Purpose:** **Partners of SmartBiz will use this email copy to contact new or existing clients about loan/capital options for them, and how they can support clients as they apply for financing through SmartBiz.**

Email 1 Introducing SB

Subject Line: Need working capital? We’ve partnered with SmartBiz Bank

Preview Text: Find the right financing for your next steps

[BODY]

We’ve partnered with SmartBiz Bank®, a bank built to provide financial services tailored to the needs of small business owners. SmartBiz Bank is a leader in SBA 7(a) lending and offers a digital application to help streamline the SBA loan process.

✅ Need working capital to increase inventory, staff up, or expand?

✅ Ready to refinance high-interest debt to increase your monthly cash flow?

✅ One simple, intuitive application helps you connect with funding options to make the right next moves for your business.

[BUTTON] Learn More\* [Link to your own landing page or application]

Who is SmartBiz Bank?

The mission of SmartBiz Bank is to empower small businesses to thrive by enabling access to the financial services they need.

At the heart of our mission is our vision to fuel the growth of our small business customers through thoughtful innovation. Gone are the days of complicated, slow, and outdated banking processes designed for large businesses. We've redefined the banking journey specifically for small businesses by combining cutting-edge technology and personalized customer support. And when it comes to SBA lending, we get to a yes faster by making the complex clear and the process seamless and easy.

Welcome to a new era of small business banking.

[BUTTON] Get started. [Link to your own landing page or application]

[DISCLAIMER]

*\*We conduct a soft credit pull that will not affect your credit score. However, in processing your loan application, SmartBiz Bank and the lenders with whom we work will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may impact your credit score.*

### Email 2: For partners offering SBA 7(a) loans

Subject Line: What could your business do with a SBA 7(a) loan?

Preheader: Lower rates, longer repayment terms.

[BODY]

[PARTNER NAME] has partnered with SmartBiz® to help you find the right financing options for your small business.

With great rates, longer repayment terms, and lower monthly payments, SBA 7(a) loans (low-cost loans backed by the Small Business Administration) offer excellent value for eligible applicants.

**Traditional SBA 7(a) loans:**

* $50,000 to $500,000 for working capital and debt refinancing
* 10-year repayment terms with low monthly payments
* SBA-capped variable rates with some of the lowest available APRs

Plus, SmartBiz® offers you access to **SUB 150** SBA loan options ranging from $50,000 to $150,000. These loans typically require less documentation and are generally not subject to cash flow underwriting requirements.

**SUB 150 SBA 7(a) loans typical approval requirements:**

* 1 year personal tax returns
* 2 years of business tax returns
* Driver’s License (color photo of the front and back of license)
* 6 months of recent business bank statements

SmartBiz Bank has taken the long, complicated process of applying for an SBA loan and made it more manageable for [PARTNER NAME] clients through a streamlined application process with a dedicated team.

[BUTTON] Get Started\* [Link to your own landing page or application]

[DISCLAIMER]

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### Email 3: Targeted to SMBs needing to refinance loans

Subject Line: Thinking about refinancing your business debt?

Preheader: Increase your monthly cash flow by saving on high-interest debt

[BODY]

What’s next for your business? If you’re looking to increase your working capital to hire new staff, increase inventory, or expand your operations, decreasing your monthly debt payments may help free up the capital you need to grow.

Refinancing high-interest loans can increase your monthly cash flow and help you better manage your business debt.

At [PARTNER NAME], we’ve partnered with SmartBiz Bank® to help eligible applicants find SBA financing options for their small business. We’re happy to assist you with the application journey and help answer any questions you may have.

[BUTTON] Get started today.\* [Link to your own landing page or application]

[DISCLAIMER]

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### Email 4: Checking in/Follow up

Subject Line: Connecting you with the right small business loan

Preheader: How much working capital do you need?

[BODY]

We recently emailed about small business lending options.

We know how time-consuming running a business can be. That’s why we’ve partnered with SmartBiz Bank®, a leader in SBA 7(a) lending that offers a digital application to help streamline the SBA loan process.

Whether you’re looking to increase your working capital, refinance existing debt, or hire more staff, SmartBiz helps eligible applicants find the right options for their small business.

You can see if you pre-qualify in just a few minutes without impacting your credit score.\*

[BUTTON] Learn more. [Link to your own landing page or application]

[DISCLAIMER]

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