**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 Intro-ing SB

Subject Line: We’ve partnered with SmartBiz to give you better access to working capital options

Preheader: Find the right financing for your next steps

[BODY]

We’ve partnered with SmartBiz® to help eligible applicants secure access to the working capital they need to grow their business. Review the loan options that are right for you. Find out if you pre-qualify with zero impact to your credit score.\*

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] Start your application now.\* [custom link]

Who is SmartBiz?

SmartBiz has helped more than 240,000 small businesses access the capital they need to grow. As the leading AI-powered financing platform connecting small businesses with SBA, bank term loans, and flexible financing options, SmartBiz has helped banks deliver more than $9 billion to entrepreneurs.

[BUTTON] See if you pre-qualify now.\* [custom link]

[DISCLAIMER]

*\*We conduct a soft credit pull that will not affect your credit score. However, in processing your loan application, 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 happens after your application is in the funding process and matched with a lender who is likely to fund your loan.*

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

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 best financing options for your small business.

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

**[SUBHEAD] SBA 7(a) loans**

* $30,000 to $350,000 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

SmartBiz 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] See if you pre-qualify for an SBA 7(a) loan now.\* [Link to your own landing page or application]

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### Email 3: For partners offering bank term loans only

Subject Line: Need access to working capital options?

Preheader: Finding the right fixed rate loan for your small business

[PARTNER NAME] has partnered with SmartBiz® to help eligible applicants find the best financing options for your small business. The right bank term loan can help eligible applicants secure cash flow quickly while locking in a favorable fixed rate.

Find out if you’re pre-qualified in five minutes, with zero impact to your credit score.\*

**[SUBHEAD] What is a bank term loan?**

* $30,000 to $250,000 in loan funding
* 2-5 year repayment terms
* Fixed interest rate starting at 6.99%1

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

[BUTTON] See if you pre-qualify now.\* [Link to your own landing page or application]

[DISCLAIMER] 1Interest rate depends on loan term and the applicant's credit and financial profile.

2Qualifying customers may have the option to reduce their term loan interest rate by 2% if they choose a prepayment penalty of 5% of the total outstanding balance.

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### Email 4: 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® to help eligible applicants find the best financing options for their small business. Find out if you’re pre-qualified in five minutes, with zero impact to your credit score.\* We’re happy to assist you with the application journey and help answer any questions you may have.

[BUTTON] Start your application today. [Link to your own landing page or application]

[DISCLAIMER]

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### Email 5: SmartBiz: What we offer (SBA 7(a) AND term loan information) (Email only applies to partners who will offer both loan options)

Subject Line: Find the right financing options to grow your business

Preheader: Faster funding or lower rates?

[BODY]

[PARTNER NAME] has partnered with SmartBiz® to help eligible applicants find the best financing options for their small business. One simple, intuitive application helps you find the right funding options to make the right next moves for your business, and we can help you get started.

**SBA 7(a) Loans** are government-backed loans that offer low-interest rates with flexible repayment terms.

**Bank Term Loans** may offer faster funding for small businesses urgently seeking capital, with shorter repayment terms.

Find out if you’re pre-qualified in five minutes, with zero impact to your credit score.\*

[BUTTON] Begin your application here. [Link to your own landing page or application]

[DISCLAIMER]

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### Email 6: 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 new small business lending options.

We know how time consuming running a business can be. That’s why we’ve partnered with SmartBiz® to help you find the right financing to support your business growth.

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]

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### Email: OPTIONS OVERVIEW

Subject Line: Which type of financing is best for your business?

Preheader: The right capital for your specific needs.

[BODY] We’ve partnered with SmartBiz® to help you find the right financing to grow your small business. As the leading AI-powered financing platform, SmartBiz has connected more than 240,000 small businesses with SBA, bank term loans, and flexible financing options through their robust network of trusted banks and lenders.

If you’re considering making moves that require more working capital in the near future, we’re here to help you identify the right type of financing for your needs.

* SBA 7(a) loans are government-backed loans that offer low-interest rates with flexible repayment terms.
* Bank term loans may offer faster funding for small businesses urgently seeking capital, with shorter repayment terms.
* Custom financing options can be a great fit when a small business needs funds faster, or a different option than a traditional bank loan.

[BUTTON] See if you pre-qualify today.\* [custom link]

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### Email: ALTERNATE NUDGE

Subject Line: Find more working capital options

Preheader: Connecting you with the right small business loan.

[BODY]

We recently emailed about the many small business lending options available to eligible applicants through our partnership with SmartBiz®. As the economy shifts, we know many small business owners are considering which next steps make sense for growing and protecting their businesses.

If you’re considering making moves that require more working capital in the near future, now’s a good time to see which types of financing may work best for your business and your needs.

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

[BUTTON] See if you pre-qualify now.\* [custom link]

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