

Start offering customers
business loans in 1-2 days

Powered by
STREET SHARES Banker Portal

Dashboard



Let's start with the story of Square...



2009



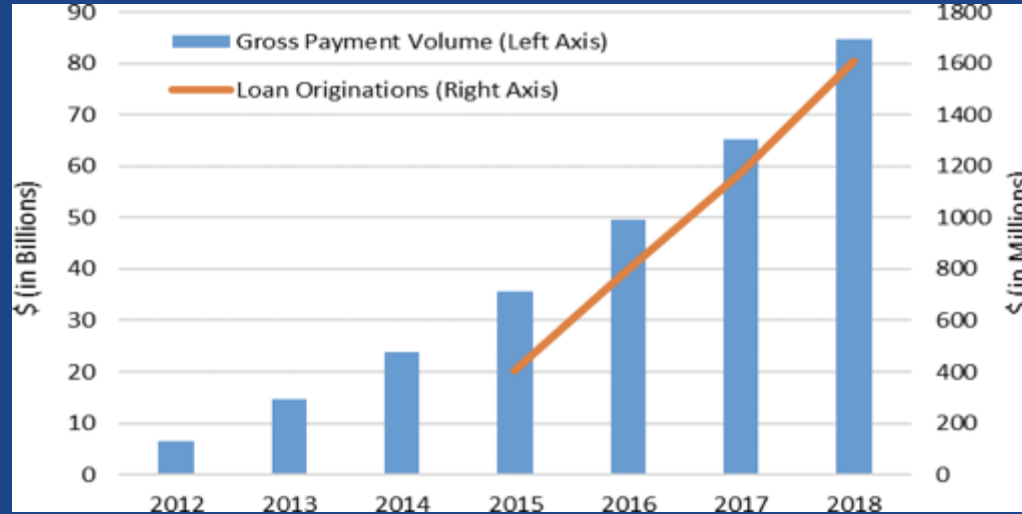
Let's start with the story of Square...



2014



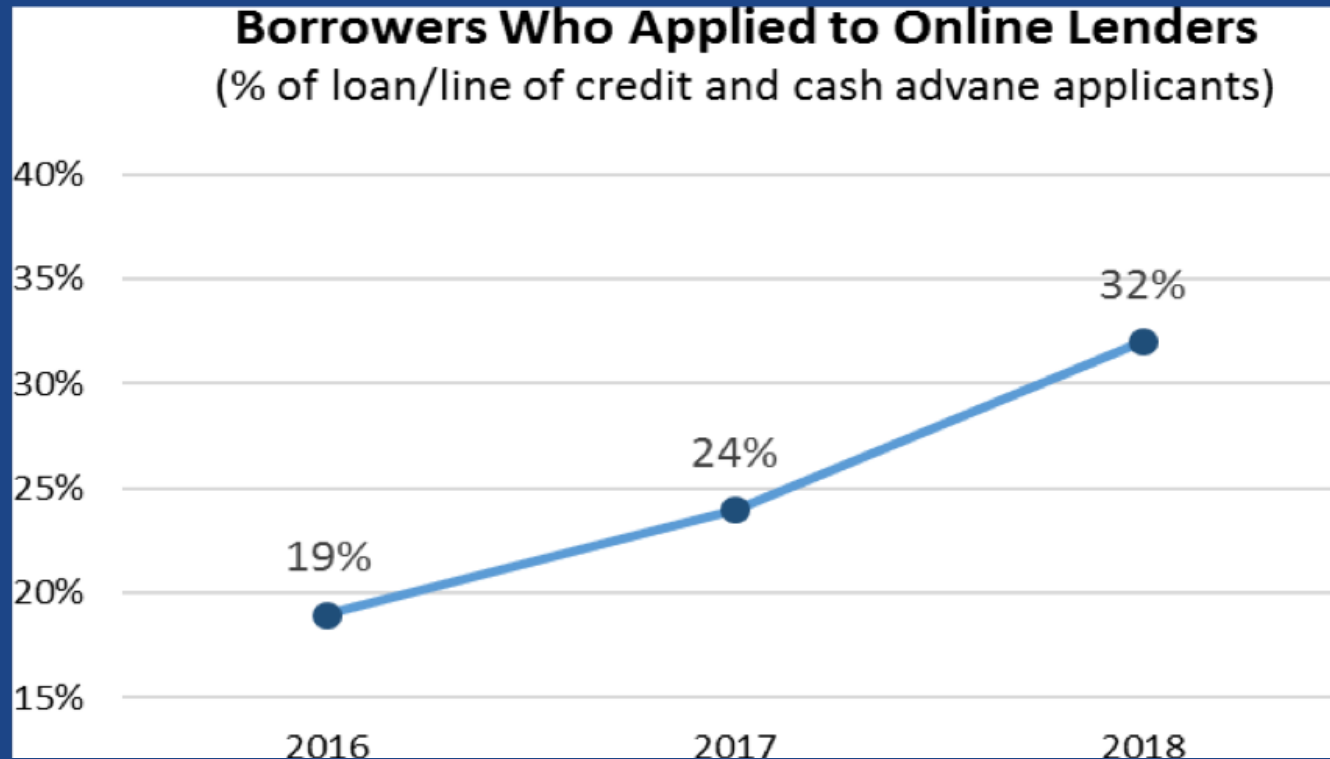
Let's start with the story of Square...



Today



Small business applications for online lending is increasing

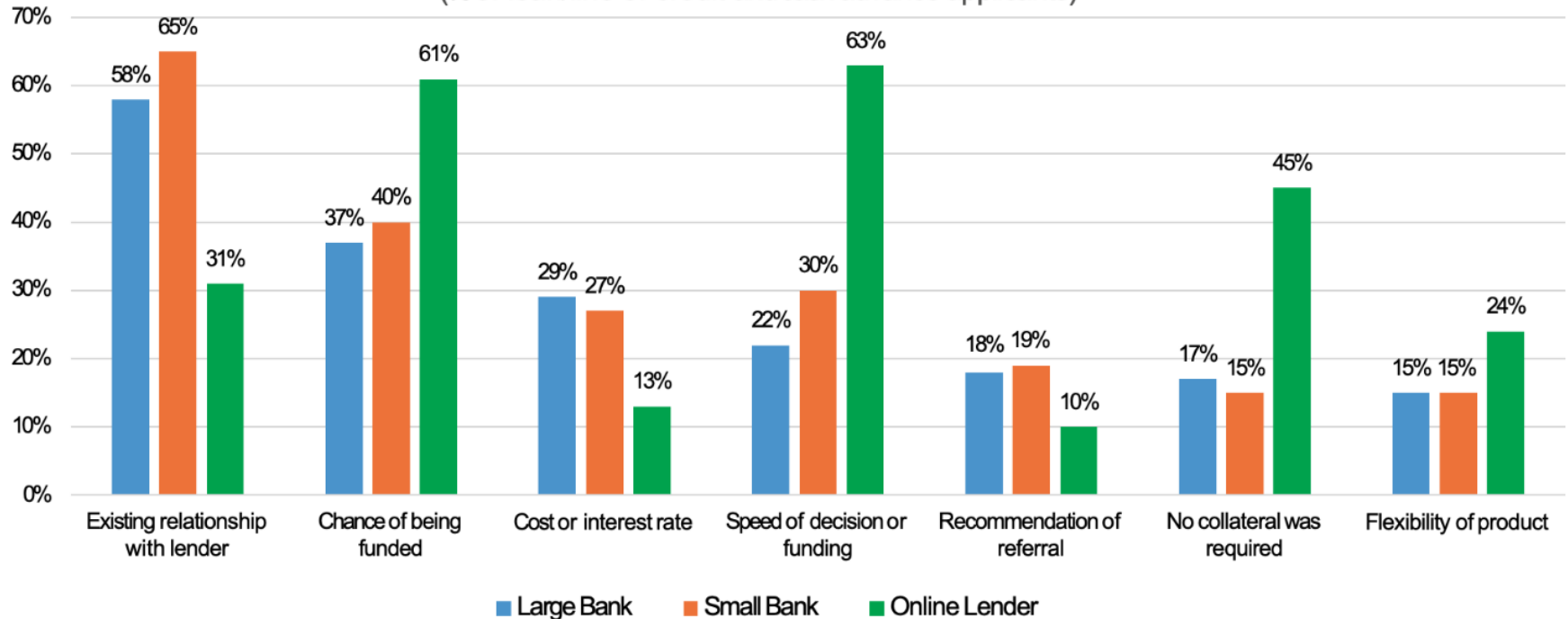


Source: 2019 Federal Reserve Small Business Credit Survey

Factors influencing borrowers

Factors Influencing Where Firms Apply for Credit

(% of loan/line of credit and cash advance applicants)



StreetShares®: A Market-Tested Lender & Trusted FinTech



Your customer business loan needs:

Equipment repair

Payroll

Everyday working capital

Your business loan capabilities?

- ☐ ...funded in 24-48 hours?
- ☐ ...uncollateralized?
- ☐ ...with a digital application?
- ☐ ...and member servicing?



You Told us Your Priorities

INNOVATION

Without the
“tech project”

- You know small loans are inefficient
- Remove the manual, low-tech processing
- Do not reinvent small loan underwriting
- The budget is small. Think outside the box.

SATISFACTION

Your customers
are delighted

- Avoid long approval / funding timelines
- Prevent member frustration from a paper-based application & approval process
- Eliminate multiple touchpoints with members to complete applications

GROWTH

You can
now compete

- Become a pre-eminent small business lender
- Focus on larger, higher profit loans
- Use automation and partners to delight business members with loan experience
- Put your resources where you need them most

The Innovation: Business Lending-as-a-Service



Business Lending-as-a-Service



Institution
quality loans



Great member
experiences



Complete risk
management



No
Implementation



Compliant and
secure



Bank Online
Loan Application



Bank Portal for
Member Analytics



Bank Portal for Loan
Portfolio

Business Lending-as-a-Service Products

StreetShares Term Loan

Funds member
immediately.

Patriot Express Line of Credit

Flexibility for the member
when needed.

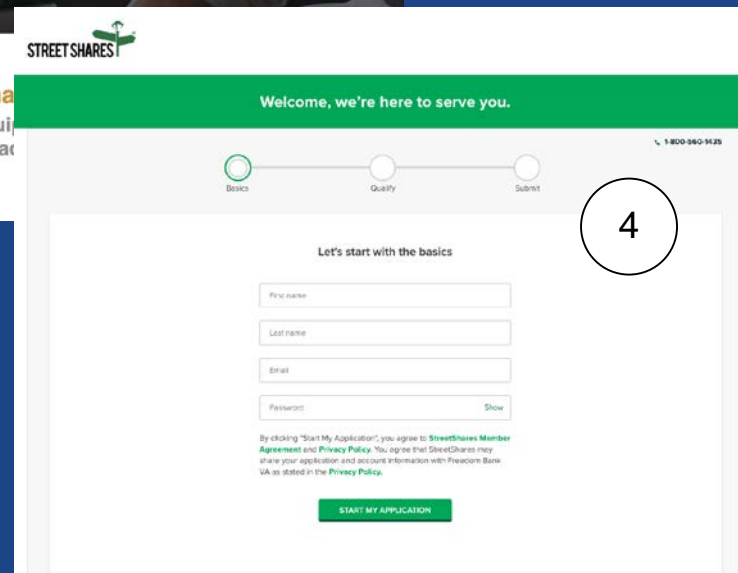
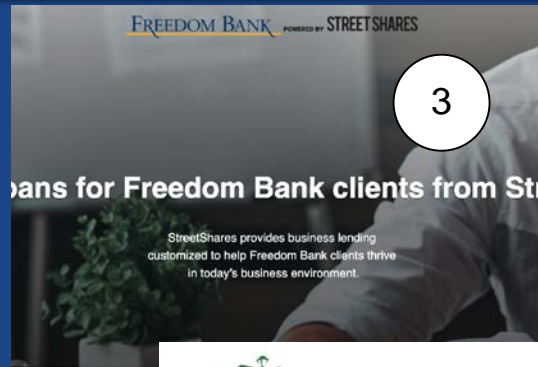
Up to \$250,000 | 3-36 month terms | Low rates | No prepayment penalties
100% digital loan application | Pre-approvals with no credit impact
Same-day underwriting | Next-day funding
Digital application, offer, funding, & servicing



Helping Community Banks...

1. Expand Product Offering
2. Compete in an industry becoming digitized
3. Strengthen existing and new relationships
4. Partner with a trusted online lender that originates loans, manages all processing, and assumes credit risk

Our Partnership with Freedom Bank



Some of Our Partners

- <https://www.farmbureaubank.com/Home>
- <https://www.freedom.bank/>

