

## **Business Express Lending**

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## Fox Chase Bank

- Fox Chase Bank was founded in 1867
- Today we have a total of 11 branches
- Various lending capabilities
- Offering full cash management services

BEL

(Business Express Lending)

## What is BEL

- A process that provides an expedited loan decision for Business loan requests which are less than \$750,000.00.
- Promote quick turn around time-48 hours once full package is received.

## Business Express Loans (BEL) VISION

- To generate and support Small Business Relationships in the areas serviced currently by FCB.
- Provide Clients of FCB an expedited loan decision without sacrificing credit quality or service.
- To be the “go to” resource particularly for the Branch Network for all their Business Banking questions and needs.
- Support the entire Lending Staff with Small Business Requests.

## What is Needed

- 2 Year Business Tax Returns
- 2 Years Personal Tax Returns
- Completed PFS
- Completed Loan Application

## Loan Products

- Term Loans
- Lines of Credit
- Time Notes
- Letters of Credit

## Approval Factors

- Business Cash Flow/ Debt Service
- Personal Debt/Income
- Personal Wealth
- Years in business
- Credit History

## Keys to Success

- Good communication from the BEL to all parties involved. .
- “Buy in” of the process from every level.
- Open Tracking with measured turnaround time.