American Capital Product Suite

This quick-reference guide outlines all our financing options to help you match clients with the right solution fast. Keep this sheet handy to easily check minimum requirements, timelines, and program highlights when working with your business clients.

SBA TERM LOAN

SBA 7(a) Working Capital Term Loans offer 10-year repayment terms with rates starting at 2.75% above the Prime Rate, with no early exit fee. These loans are available to businesses with losses, tax liabilities, or past bankruptcies (minimum 3 years), requiring a minimum credit score of 660, SBSS score of 165, 2 years in business, and $400,000 in annual revenue, with no collateral needed.

$50 - $500K

- Rates: 2.75% + Prime
- Monthly Payments
- 10 Year Term

What is Needed for a Pre-Approval?

- Application and most recent Business Tax Return
- Debt servicing not required with SBSS >200
- Owner Credit >650

What is the Timeline of Funding?

3 to 6 weeks
(depending on SBSS and lender)

SBA AQUISITION LOAN

SBA 7(a) Working Capital Term Loans offer 10-year repayment terms with rates starting at 2.75% above the Prime Rate, with no early exit fee. These loans are available to businesses with losses, tax liabilities, or past bankruptcies (minimum 3 years), requiring a minimum credit score of 660, SBSS score of 165, 2 years in business, and $400,000 in annual revenue, with no collateral needed.

$50 - $500K

- Rates: 2.75% + Prime
- Monthly Payments
- 10 Year Term

What is Needed for a Pre-Approval?

- Application and most recent Business Tax Return
- Debt servicing not required with SBSS >200
- Owner Credit >650

What is the Timeline of Funding?

3 to 6 weeks
(depending on SBSS and lender)

BANK LINE OF CREDIT

Unsecured bank credit facility ($25,000-$250,000) with a 5-year term and rates starting at 1% above prime rate by submitting a quick credit application, your most recent business tax return, and having an owner credit score above 680. Funding takes approximately 4 weeks for conventional loans or 6 weeks for SBA guaranteed loans, with no collateral required and existing business debts not affecting approval.

$25 - $250K

- Rates: start 1% + Prime
- Monthly Payments (Interest only)
- No Collateral Required

What is Needed for a Pre-Approval?

- Application and most recent Business Tax Return
- Owner Credit >680

What is the Timeline of Funding?

Conventional: **4 weeks**
SBA Guaranteed: **6 weeks**

FINTECH LINE OF CREDIT

Unsecured bank credit facility ($25,000-$250,000) with a 5-year term and rates starting at 1% above prime rate by submitting a quick credit application, your most recent business tax return, and having an owner credit score above 680. Funding takes approximately 4 weeks for conventional loans or 6 weeks for SBA guaranteed loans, with no collateral required and existing business debts not affecting approval.

$25 - $250K

- Rates: start 1% + Prime
- Monthly Payments (Interest only)
- No Collateral Required

What is Needed for a Pre-Approval?

- Application and most recent Business Tax Return
- Owner Credit >680

What is the Timeline of Funding?

Conventional: **4 weeks**
SBA Guaranteed: **6 weeks**

SHORT TERM CAPITAL

Unsecured bank credit facility ($25,000-$250,000) with a 5-year term and rates starting at 1% above prime rate by submitting a quick credit application, your most recent business tax return, and having an owner credit score above 680. Funding takes approximately 4 weeks for conventional loans or 6 weeks for SBA guaranteed loans, with no collateral required and existing business debts not affecting approval.

$25 - $250K

- Rates: start 1% + Prime
- Monthly Payments (Interest only)
- No Collateral Required

What is Needed for a Pre-Approval?

- Application and most recent Business Tax Return
- Owner Credit >680

What is the Timeline of Funding?

Conventional: **4 weeks**
SBA Guaranteed: **6 weeks**

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