

## SBA Offers Tools to Help Exporters Succeed

In today's highly competitive and ever-changing, global business environment, lenders must be prepared to handle the varying needs of their clients. The president's National Export Initiative is encouraging and supporting small businesses to grow their businesses, and U.S. jobs, by going where nearly 96 percent of the customers are—outside the U.S.

The U.S. Small Business Administration has three exporting loan programs for small business exporters. The Export Working Capital Program can be used to help meet the needs of your clients filling orders from overseas buyers. The lender benefits of EWCP include supporting client growth; minimizing risk and accommodating customer needs; increasing fee income; program flexibility; increasing competitive advantage; and quick turnaround (even faster for SBA's preferred lenders).

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*The Lender's Advantage* is published by the U.S. Small Business Administration's Oklahoma District Office, located at 301 N.W. 6th St. Suite 116, Oklahoma City, OK 73102, to provide relevant and timely information to Oklahoma lenders. **For questions or more information, call Darla Booker, 405-609-8012 or email [darla.booker@sba.gov](mailto:darla.booker@sba.gov).** All of the SBA's programs and services are provided to the public on a non-discriminatory basis.

### Oklahoma Top 10 SBA Lenders & CDCs

#### Top volume lenders by number of loans

1	BancFirst	55 loans	\$19,479,700
2	Arvest Bank	33 loans	\$4,478,900
3	JP Morgan Chase Bank, N.A.	27 loans	\$4,412,100
4	Borrego Springs Bank, N.A.	22 loans	\$832,000
5	Superior Financial Group, LLC	17 loans	\$175,000
6	ONB Bank & Trust Company	16 loans	\$5,697,616
7	MidFirst Bank	16 loans	\$1,363,500
8	Great Plains National Bank	9 loans	\$4,896,000
9	Citizens Security Bank & Trust Co.	8 loans	\$4,876,000
10	RCB Bank	7 loans	\$4,927,000

#### Top volume CDCs by number of loans

1	Metro Area Development Corporation	18 loans	\$6,936,000
2	Rural Enterprises of Oklahoma, Inc.	12 loans	\$2,558,000
3	Small Business Capital Corp.	11 loans	\$4,027,000
4	Tulsa Economic Development Corp.	5 loans	\$2,452,000

#### Top volume lenders by dollar value of loans

1	BancFirst	55 loans	\$19,479,700
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5	Citizens Security Bank & Trust Co.	8 loans	\$4,876,000
6	Arvest Bank	33 loans	\$4,478,900
7	JP Morgan Chase Bank, N.A.	27 loans	\$4,412,100
8	Security Bank	7 loans	\$4,289,000
9	First Financial Bank	3 loans	\$3,116,000
10	ACB Bank	7 loans	\$3,062,800

#### Top volume CDCs by dollar value of loans

1	Metro Area Development Corporation	18 loans	\$6,936,000
2	Small Business Capital Corp.	11 loans	\$4,027,000
3	Rural Enterprises of Oklahoma, Inc.	12 loans	\$2,558,000
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## LENDER TRAINING

### SAVE THE DATE

**June 17<sup>th</sup> (OKC)**

**June 18<sup>th</sup> (Tulsa)**

**Topic:** "SBA Liquidation and Purchases – How to Handle the Defaulted Loan"

**Instructor:** Lance Sexton, Deputy Director, Little Rock Commercial Loan Servicing Center, will discuss servicing issues and the liquidation/purchase of 504s and Express loans. In conjunction with Mr. Sexton's session, additional information will be provided on the liquidation and purchase of regular 7(a) loans. There will also be a presenter from the National Guaranty Purchase Center in Herndon, Va.

**You won't want to miss these informative sessions.**

## Google partners with SBA to Launch "Tools for Online Success"

The SBA and Google announced a new partnership and unveiled "[Tools for Online Success](http://www.google.com/help/sba)," an array of online resources and training designed to help small business owners harness technology to grow their businesses. The "Tools for Online Success" site (<http://www.google.com/help/sba>) features tutorials, video testimonials, and tips from savvy small business people who have leveraged the web to become more efficient, more cost-effective, and more successful.

"The SBA is pleased to partner with Google to put these important tools in the hands of small businesses across the country," said SBA Administrator Karen Mills. "As the web evolves and consumers adapt accordingly, we know that more customers

are finding traditional 'Main Street' businesses online. With these tools for online success, we can ensure these small businesses reach new markets and customers so they can continue to create jobs."

"One fifth of searches on Google are related to location, which shows that people are looking to the Internet to make decisions about where to go and what to do in their daily lives," said John Hanke, Vice President of Product Management, Google. "We want to connect our users with the businesses that provide the goods and services they need, but the first step is for those businesses to have an online presence. We're excited to team up with the SBA to make that process easier for business owners across the country."

## SBA Podcast series, Youtube videos available to help exporters

The SBA is offering new, free tools for new and established small business exporters to help them grow and succeed in international trade. Small businesses will now have access to six-part podcast series, an introduction to exporting Youtube video and an online training course.

The podcast series is available online at

[http://www.sba.gov/tools/audiovideo/Podcasts/INTL\\_TRADE.html](http://www.sba.gov/tools/audiovideo/Podcasts/INTL_TRADE.html)

and focuses on Growing Your Business Through Exporting; Developing an Export Strategy; Preparing for Global Markets; Conducting Market Research; SBA Exporting Loan Program; and a Small Business Success Story.

The introduction to exporting video is available at <http://www.youtube.com/user/sba#p/u/0/UFQIASzJWn4>, and the free, online exporting course, "Take Your Business Global," is available at <http://web.sba.gov/sbtn/registration/index.cfm?CourseId=72>.

### Exporting

Continued from page 1

SBA's Export Express finances loans and lines of credit up to \$250,000, and delegates the credit decision to the lender. Participating lenders can use their own forms and procedures and negotiate either a fixed or variable interest rate. The SBA provides a 36-hour turnaround on all Export Express submissions.

The International Trade Loan Program offers term loans to businesses that plan to start or continue exporting or that have been adversely affected by competition from imports. The proceeds of the loan must enable the borrower to be in a better position to compete. The program offers borrowers a maxi-

mum SBA-guaranteed portion of \$1.75 million. Funds may be used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes.

For more information on SBA's exporting loan programs go to [www.sba.gov/international](http://www.sba.gov/international). The Oklahoma U.S. Export Assistance Center is located in St. Louis, Missouri. For more information, please contact:

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## Free Workshop helps Small Business Owners Reduce Cyber Threats

The SBA Oklahoma District Office, the National Institute of Standards and Technology (NIST), and the Federal Bureau of Investigation (FBI) are sponsoring a free workshop for small business owners and organizations to learn how to secure their electronic data.

The Information and Cyber Security Workshop will be held June 24 from 8:30 a.m. to 12:30 p.m. at the Francis Tuttle Tech campus, 12777 N. Rockwell, Building 1, Room 1330.

Richard Kissel, senior information security analyst for NIST, will lead the Oklahoma City workshop. With over 20 years experience in the information security profession, Kissel is author of the

guide *Small Business Information Security*. He spends his time on the road educating entrepreneurs about the potential security trouble spots caused by e-mail, social media, online banking, web surfing and downloading software.

“There’s a very small set of actions that a small business can do to avoid being an easy target for hackers and cyber criminals,” said Kissel. “But, they have to be done and done consistently.”

To register for the workshop, please call the Oklahoma District Office at 405-609-8000.

For more information, please visit [http://www.okcscscore.org/images/6\\_24Flyer.pdf](http://www.okcscscore.org/images/6_24Flyer.pdf).

## 2010 Mid-America Lender's Conference Back in the Big Easy!

<http://malc-conference.com/>

Aug. 16—18  
New Orleans, LA  
[New Orleans Marriott](#)

The conference will kick off with a golf tournament and the opening reception later that evening. The working portion of the Conference will begin Aug. 17 with a full day of break out sessions, a general session, panel discussions and other special events. **Don't Miss It!**

## Can You Help With the Oil Spill?

EPA is looking for businesses interested in providing contract services or technology solutions to the BP oil spill to visit

[www.epa.gov/bpspill](http://www.epa.gov/bpspill)

and click on  
“What You Can Do?”



As of May 14, 2010, SBA has approved 701 7(a) and 504 Recovery Act-funded loans supporting \$244,459,350 in lending to Oklahoma small businesses.

From March to May 14, 2010, the average weekly loan volume of Recovery and non-Recovery loans in Oklahoma has increased by 42% in dollar volume compared to January and February volumes (from \$2,395K per week to \$3,394K per week).

Fifty American Recovery Capital (ARC) loans have been approved in Oklahoma totaling \$1,645,475,000.

## Top 10 SBA Loans for April 2010

Date	Borrower	City	Loan Amount	Lender
4/5/2010	OASIS SUPPLY & TRADE, LLC	OKLAHOMA	\$1,500,000.00	THE F&M BANK & TRUST COMPANY
4/15/2010	Five Star Equipment Leasing &	OKLAHOMA	\$1,210,000.00	JPMORGAN CHASE BANK NATL
4/7/2010	MID AMERICA RENTAL CENTER,	PRYOR	\$1,154,100.00	CENTURY BANK OF OKLAHOMA
4/6/2010	Mobile Cardiac Imaging LLC	Tulsa	\$1,150,000.00	BANCFIRST
4/1/2010	Nityananda LLC	Sapulpa	\$992,000.00	TULSA ECONOMIC DEVEL CORP
4/13/2010	Brund Entertainment, LLC	Duncan	\$819,000.00	CAPITAL PACIFIC BANK
4/22/2010	CARRIE D'S FAMILY DENTISTRY	JENKS	\$759,700.00	REGENT BANK
4/9/2010	North Holcomb Car Wash II LLC	Mustang	\$721,000.00	METRO AREA DEVEL CORP
4/5/2010	LAWN RANGER, INC.	TULSA	\$660,000.00	SECURITY BANK
4/6/2010	Eye Associates of Oklahoma PLL	Midwest city	\$642,000.00	METRO AREA DEVEL CORP