

RECOVERY ACT ANNOUNCEMENT

Yesterday, President Obama spoke from the White House on the financial needs of small businesses and the resources that were included in the stimulus package to provide help. The President outlined financial resources available to small business in the form of tax incentives and reduced fees for financing under the SBA programs. These provisions were included in the American Recovery and Reinvestment Act of 2009, which the President signed in to law on February 17, 2009.

In connection with yesterday's press conference, the U.S. Small Business Administration issued two Policy Notices on fee eliminations and increased guaranty percentages. These SBA Notices are the first of what likely will be several, but most importantly outline the fee reductions effective for 504 and 7(a) loan approvals issued on or after February 17, 2009. Additionally, lenders can now apply for a 90% guaranty on 7(a) loans. These fee reductions as well as the 90% 7(a) guaranty are subject to limited funding, and the SBA projects that the funding will run out around December 31, 2009. This is not a funding deadline, but an estimate of when fee reductions may expire. As there is a limited amount of funds available, we strongly encourage small businesses that are looking to expand or start new businesses to consider moving forward with these plans as soon as possible.

There are, of course, other details and we encourage you to view the notices in their entirety. The notices can be found on our website at www.wbd.org/resources.

We are very pleased that these opportunities to assist small businesses are moving forward, a direction that we hope the economy will follow. It is likely that additional resources to assist small businesses will be enacted and we will follow these proposals closely and keep you informed.

Please give our lenders a call to discuss these opportunities. We will be very pleased to assist you in serving your customers.

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