

Disaster Relief Loan Guide

BUSINESS LOANS



Date of Information	Lender	Requirement	Product	Loan Type	Maximum Loan Amount:		Initial Interest Rate		Subsequent Interest Rate:	Amortization:	Collateral:	Loan Processing Fee:	Special Accommodations:	Comments #1:
							Rate	Comments						
11/11/2012	Bridgehampton Nat. Bank	None	Relief Loan	Term Loan	\$	25,000	4.5%	N/A	N/A	36 months	Not Disclosed	Not Disclosed	Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval.	Requires a minimum of 1 year in operations
11/11/2012	Bridgehampton Nat. Bank	BNB - Cust.	Relief Loan	Term Loan	\$	50,000	4.5%	N/A	N/A	36 months	Not Disclosed	Not Disclosed	Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval.	Requires a minimum of 1 year in operations
11/11/2012	Citwide Merchant Funding	None	Emergency Loan	Term Loan	Not Disclosed	Not Disclosed	Not Disclosed	N/A	N/A	24 months	Not Disclosed	No application fee No down payment	These loans will cover uninsured or under-insured losses.	Available thru 11/30/12
11/11/2012	Citizens Bank	None	Emergency Loan	Term Loan	\$	100,000	1.0%	1st 6 months	1/2% reduction from market rate	60 months	Not Disclosed	Not Disclosed		
11/11/2012	Deutsche Bank	None Disclosed	Relief Loan	Term Loan	Not Disclosed		0.0%	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	\$1 million zero-percent interest loans will be made available	
11/11/2012	Insurance Claim Financing	Approved Insurance Claim	Bridge Loan (financing in 5 days)	Bridge Loan	\$1,000,000 or higher in certain cases	Not Disclosed	Not Disclosed	Interest paid once insurance proceeds are received	N/A	N/A	Claim from insurance company	\$1,000 per Corporate Entity	Funding in 5 days upon receipt of appropriate documentation from insurance company	Subordination from existing lenders with respect to lien rights
11/11/2012	Gold Coast Bank	None	Disaster Loan	Term Loan	\$	100,000	3.9%	N/A	N/A	6 months interest only 30 months	Lien on all assets	\$ 500	Only one year of financial statements are required	
11/11/2012	Goldman Sachs	Business located in 5 boroughs	Emergency Loan	Term Loan	\$	25,000	1.0%	N/A	N/A	30 months	Not Disclosed	Not Disclosed	6-month payment deferral	
11/11/2012	Nassau IDA	Business located in Nassau County	Sales Tax Exemption	N/A	\$	99,000	N/A	N/A	N/A	N/A	N/A	N/A	Sales tax exemption on the purchase of furniture, fixtures, equipment, reconstruction.	
11/11/2012	NYBDC	Located in Zone A and other areas affected by power outages and severe flooding	Emergency Loan	Term Loan	\$	25,000	Not Disclosed	Low interest rate	N/A	Not Disclosed	Not Disclosed	Not Disclosed	Funds are expected to flow to borrowers in 5 to 7 days after application.	
11/11/2012	PSFCU	FCU Member	Emergency Loan	Term Loan	\$	3,500	3.0%	N/A	N/A	27 months	Not Disclosed	Not Disclosed	3-month payment deferral	Available thru 12/31/12
11/11/2012	SBA	Fed EIN & Owners SS#'s & FEMA Registration ID#	Disaster Relief Loan	Term Loan	\$	2,000,000	See comments	Max 4% if alternative credit is unavailable Max 8% if alternative credit is available Availability of credit TBD by SBA	N/A	Up to 30 years (based on borrower's repayment ability)	Real estate (if available). Loan will not be declined for lack of collateral.	Not Disclosed	These loans will cover uninsured or under-insured losses.	Repair or replace damaged real estate, equipment, inventory and fixtures.
11/11/2012	Sovereign Bank	Storm related damage only	Emergency Loan	Term Loan	\$	25,000	Low Interest Rate	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	N/A	
11/11/2012	Deutsche Bank	None Disclosed	Relief Loan	Term Loan	Not Disclosed		0.0%	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	\$1 million zero-percent interest loans will be made available	
11/11/2012	Wells Fargo	Existing Customers in FEMA-designated disaster counties of NY, NJ, and CT	Emergency Loan	Term Loan	Not Disclosed	Not Disclosed	Not Disclosed	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	Based on historical financial information.	
11/11/2012	Valley National Bank	None	Standard Loans	LOC or Term Loan	Increased limits								Loan amount limits have been increased to customers needing funds for repairs	



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						Rate	Comments						
11/11/2012	ABCO FCU	FCU Member & Homeowner	Disaster Relief Loan	Term Loan	\$ 25,000	2.99%	N/A	N/A	48 months	Not Disclosed	Not Disclosed	Not Disclosed	To be used for flood damage, tree removal, fence repair, schrub replacement, generators, and insurance deductible
11/11/2012	ABCO FCU	FCU Member & Renter	Disaster Relief Loan	Term Loan	\$ 5,000	2.99%	N/A	N/A	48 months	Not Disclosed	Not Disclosed	Not Disclosed	To be used for flood damage, tree removal, fence repair, schrub replacement, generators, and insurance deductible
11/11/2012	Bethpage FCU	FCU Member	Storm Emergency HELOC	LOC	\$ 500,000	0.49%	1st 6 months (new requests only)	3.99% thereafter	LOC - Interest only Term Loan - Not Disclosed	Personal Residence up to a maximum LTV of 70%	No closing cost with a minimum draw of \$40,000 at closing	3-month payment deferral	Maximum loan amount for HELOCs in states other than NY of \$250,000.
11/11/2012	Bethpage FCU	FCU Member	Storm Emergency Rehab HELOC	LOC	\$ 500,000	See comments	Reduced Rate for damage from Hurricane Sandy	N/A	Interest only	Personal Residence	No closing cost with a minimum draw of \$40,000 at closing	3-month payment deferral	Maximum loan amount for HELOCs in states other than NY of \$250,000.
11/11/2012	Bethpage FCU	FCU Member	Storm Emergency Cash Advance Loan	LOC or Term Loan	\$ 25,000	Starting at 6%	N/A	N/A	Interest only	Unsecured	Not Disclosed	3-month payment deferral	
11/11/2012	Bethpage FCU	FCU Member	Storm Emergency Auto Loan	Term Loan	Not Disclosed	See comments	Varies based on term and LTV	N/A	New Car - 96 months Used Car - 84 months	Vehicle	Not Disclosed	3-month payment deferral	
11/11/2012	Bridgchampton Nat. Bank	None	Relief Loan	Term Loan	\$ 25,000	4.5%	N/A	N/A	36 months	Not Disclosed	Not Disclosed	Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval.	Requires a minimum of 1 year in operations
11/11/2012	Bridgchampton Nat. Bank	BNB - Cust.	Relief Loan	Term Loan	\$ 50,000	4.5%	N/A	N/A	36 months	Not Disclosed	Not Disclosed	Bank will review applications within 1 day of receipt and fund into BNB DDA upon approval.	Requires a minimum of 1 year in operations
11/11/2012	Citizens Bank	None	Emergency Loan	Term Loan	\$ 10,000	5.0%	N/A	N/A	Not Disclosed	Unsecured	Not Disclosed		
11/11/2012	Healthcare Employee FCU	FCU Member	Emergency Loan	Term Loan	\$ 3,000	3.0%	N/A	N/A	30 months	Not Disclosed	Not Disclosed	3-month payment deferral	Available thru 12/15/12
11/11/2012	NEFCU	FCU Member	Disaster Loan	Term Loan	\$ 20,000	1.0%	Fixed for 1 year	Prevailing market rate starting at 9.49%	Not Disclosed	Not Disclosed	N/A	3-month payment deferral	
11/11/2012	Palsades FCU	FCU Member	Hurricane Relief Loan	Term Loan	\$ 5,000	Not Disclosed	50% off standard personal loan rates	N/A	24 months	Not Disclosed	Not Disclosed	Not Disclosed	
11/11/2012	PSFCU	FCU Member	Emergency Loan	Term Loan	\$ 3,500	3.0%	N/A	N/A	27 months	Not Disclosed	Not Disclosed	3-month payment deferral	Available thru 12/31/12
11/11/2012	SBA	Homeowner/Renter SS# & FEMA Registration ID#	Disaster Relief Loan	Term Loan	\$ 40,000	See comments	Max 4% if alternative credit is unavailable Max 8% if alternative credit is available Availability of credit TBD by SBA	N/A	Up to 30 years (based on borrower's repayment ability)	Real estate (if available). Loan will not be declined for lack of collateral.	Not Disclosed	N/A	Repair or replace clothing, furniture, cars, or appliances damaged or destroyed
11/11/2012	SBA	Homeowner SS# & FEMA Registration ID#	Disaster Relief Loan	Term Loan	\$ 200,000	See comments	Max 4% if alternative credit is unavailable Max 8% if alternative credit is available Availability of credit TBD by SBA	N/A	Up to 30 years (based on borrower's repayment ability)	Real estate (if available). Loan will not be declined for lack of collateral.	Not Disclosed	N/A	Repair or replace primary residence only (vacation or second homes do not qualify)
11/11/2012	Sovereign Bank	Storm related damage only	Emergency Loan	Term Loan	\$ 10,000	Low Interest Rate	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	3-month payment deferral	
11/11/2012	TD Bank	None	Credit Card	LOC	\$ 25,000	Not Disclosed	N/A	N/A	Not Disclosed	Not Disclosed	Not Disclosed	72 hour decision and delivery	
11/11/2012	Valley National Bank	None	Standard Loans	LOC or Term Loan	Increased limits							Loan amount limits have been increased to customers needing funds for repairs	

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11/11/2012	Bridgehampton Nat. Bank	None	Commercial Loan Application only (no financials required).	Personal loans require good credit history	Tom Sullivan	631-599-8647	tsullivan@bridgeb.com	www.bridgeb.com
11/11/2012	Bridgehampton Nat. Bank	BNB - Cust.	Commercial Loan Application only (no financials required).	Personal loans require good credit history	Tom Sullivan	631-599-8647	tsullivan@bridgeb.com	www.bridgeb.com
11/11/2012	Citwide Merchant Funding	None	No personal financial statements required			855-400-3863		citwidemerchantfunding.com
11/11/2012	Citizens Bank	None				Consumer: 1-877-949-7503 Business: 1-888-610-7556		www.citizensbank.com
11/11/2012	Deutsche Bank	None Disclosed				212-250-2500		www.db.com
11/11/2012	Insurance Claim Financing	Approved Insurance Claim			Neil Seiden	516-767-0100	neiseiden@assetenhancement.com	www.assetenhancement.com
11/11/2012	Gold Coast Bank	None			Robin Wojciechowicz	631-233-8600	rwojciechowicz@gchny.com	www.goldcoastbank-ny.com/
11/11/2012	Goldman Sachs	Business located in 5 boroughs				212-902-1000		http://www.goldmansachs.com/
11/11/2012	Nassau IDA	Business located in Nassau County		, and materials used to repair or		516-571-1745	Leads@nassauida.org	
11/11/2012	NYBDC	Located in Zone A and other areas affected by power outages and severe flooding	Proceeds can be used to replace or repair damaged assets, for working capital losses incurred due to business interruption			Call 311 and ask for NYC Business Solutions		www.nyc.gov/nycbusiness
11/11/2012	PSFCU	FCU Member				855-773-2848		consumertending@psfcu.net
11/11/2012	SBA	Fed EIN & Owners SS#s & FEMA Registration ID#	Loans may be increased up to 20% of the total disaster damage to real estate (verified by the SBA) to make improvements that lessen the risk of property damage by future disasters of the same kind.			800-659-2955	disastercustomerservice@sba.gov	www.sba.gov
11/11/2012	Sovereign Bank	Storm related damage only				877-768-2266		www.sovereignbank.com
11/11/2012	Deutsche Bank	None Disclosed				212-250-2500		www.db.com
11/11/2012	Wells Fargo	Existing Customers in FEMA-designated disaster counties of NY, NJ, and CT				800-869-3557		www.wellsfargo.com
11/11/2012	Valley National Bank	None				800-522-4100		www.valleynationalbank.com



Date of Information	Lender:	Requirement:	Comments #2:	Comments #3:	Contact Person:	Phone Number:	Email Address:	Website:
11/11/2012	ABCO FCU	FCU Member & Homeowner				800-225-1859 ext. 7613	loans@goabco.org	www.goabco.org
11/11/2012	ABCO FCU	FCU Member & Renter				800-225-1859 ext. 7613	loans@goabco.org	www.goabco.org
11/11/2012	Bethpage FCU	FCU Member				800-628-7070		www.bethpagefcu.com
11/11/2012	Bethpage FCU	FCU Member	Affected property located in federally declared disaster area.			800-628-7070		www.bethpagefcu.com
11/11/2012	Bethpage FCU	FCU Member				800-628-7070		www.bethpagefcu.com
11/11/2012	Bethpage FCU	FCU Member				800-628-7070		www.bethpagefcu.com
11/11/2012	Bridgehampton Nat. Bank	None	Commercial Loan Application only (no financials required).	Personal loans require good credit history	Tom Sullivan	631-599-8647	tsullivan@bridgeb.com	www.bridgeb.com
11/11/2012	Bridgehampton Nat. Bank	BNB - Cust.	Commercial Loan Application only (no financials required).	Personal loans require good credit history	Tom Sullivan	631-599-8647	tsullivan@bridgeb.com	www.bridgeb.com
11/11/2012	Citizens Bank	None				Consumer: 1-877-949-7503 Business: 1-888-610-7555		www.citizensbank.com
11/11/2012	Healthcare Employee FCU	FCU Member				800-624-3312		www.hefcu.com
11/11/2012	NEFCU	FCU Member				516-561-0030	info@mynefcu.org	www.mynefcu.org
11/11/2012	Palisades FCU	FCU Member				800-438-7415	info@palisadesfcu.org	www.palisadesfcu.org
11/11/2012	PSFCU	FCU Member				855-773-2848		consumerlending@psfcu.net
11/11/2012	SBA	Homeowner/ Renter SS# & FEMA Registration ID#				800-659-2955	disastercustomerservice@sba.gov	www.sba.gov
11/11/2012	SBA	Homeowner SS# & FEMA Registration ID#	Loans may be increased up to 20% of the total disaster damage to real estate (verified by the SBA) to make improvements that lessen the risk of property damage by future disasters of the same kind.			800-659-2955	disastercustomerservice@sba.gov	www.sba.gov
11/11/2012	Sovereign Bank	Storm related damage only				877-768-2265		www.sovereignbank.com
11/11/2012	TD Bank	None				888-561-0608		www.tdbank.com
11/11/2012	Valley National Bank	None				800-522-4100		www.valleynationalbank.com