As the country faces the unprecedented challenges related to the Coronavirus (COVID-19), the SBA Team at Atlantic Capital is here as a resource to help businesses access the capital they need to continue to run and grow their companies. Atlantic Capital is still approving new loans for borrowers and fully participates in all of the U.S. Small Business Administration (SBA) loan programs designed to assist small business owners. We are still providing businesses access to capital through the SBA 7a, 504, and Express loan programs, including the Veterans Advantage loans, Woman-owned business loans, and programs for minority-owned businesses.

Additionally, directly from the U.S. Small Business Administration, there are low-interest federal disaster loan funds for working capital to small businesses and private, non-profit organizations suffering substantial economic injury (in designated areas) as a result of COVID-19.

- Visit [www.SBA.gov/Disaster](http://www.SBA.gov/Disaster) to view information on the application process.
- SBA’s Economic Injury Disaster Loans offer:
  - Up to $2 million in assistance
  - May be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact
  - Interest rate is 3.75% for small businesses
  - Interest rate for non-profits is 2.75%
  - Terms up to a maximum of 30 years (determined on a case-by-case basis)

For more information, please contact the SBA Disaster Assistance Customer Service Center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

The SBA recently announced that they waived the normal disaster deceleration process allowing Governors to declare their entire states eligible. As a result, many more states have begun to pop up as eligible on the SBA Disaster website, and the SBA indicated they expect all states to be eligible by Friday, March 20th.

The team at Atlantic Capital will stay current on the information related to all of the SBA loan programs available to small businesses and will continue to pass this information along to the businesses, contacts, and all who support the communities we serve throughout the United States. We ask that you forward this information to all your contacts to assist businesses in your community and make sure that access to capital is available to all who need it.