

NC DISTRICT REVIEW

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Helping small businesses
start, grow and succeed.



Your Small Business Resource

MOST ACTIVE LENDERS FY 2009 OCTOBER 1, 2008 THROUGH MARCH 31, 2009

LENDERS

	Loans		\$ Amount
	<u>7(a)</u>	<u>504</u>	<u>Total</u>
			<u>Millions</u>

Large and National Banks

1. BB&T	61	2	63	\$13.5
2. Wachovia Bank	13	0	13	\$10.3
3. Bank of Granite	11	0	11	\$1.2
4. Banco Popular	10	0	10	\$2.7
4. Bank of America	8	2	10	\$1.5

Community Express Lenders

1. Superior Financial Group, LLC	39	0	39	\$0.3
2. Innovative Bank	8	0	8	\$0.2

Community Banks

1. Surrey Bank & Trust Company	22	0	22	\$2.1
2. Mountain 1st Bank	7	3	10	\$2.1
3. Capital Bank	6	1	7	\$1.2

Small Business Lending Companies

1. Small Business Loan Source	4	0	4	\$2.5
2. UPS Capital	3	0	3	\$4.8
3. CIT	1	1	2	\$1.8

Certified Development Companies

1. Self-Help Ventures Fund	15	15	\$7.5
2. Avista Business Development	5	5	\$1.8
3. Centralina Dev. Corp.	4	4	\$4.2
3. BEFCOR	4	4	\$2.1

SBA HONORS 2009 NC SMALL BUSINESS PERSON OF THE YEAR

Lisa Anne Piñeiro is the 2009 North Carolina Small Business Person of the Year. She is president of Technical Services, Inc. (TSI), an electrical training and recruiting firm in Durham, NC.

Lisa will celebrate Small Business Week in Washington DC May 17-19 and compete for the national award. TSI is honored for its staying power, growth, innovative services, response to adversity and contributions to the community. TSI has been growing steadily and has gone from 30 to 78 employees since Lisa started the business in 1998.

TSI used an SBA line of credit for \$75,000 from Wachovia Bank to help expand the business and renovate their office space.

[Click here to find a
"Business Success in
Tough Times"
Workshop near you!](#)



*Small Business Week '09
May 17-23, 2009*

SBA HONORS 2009 NC SMALL BUSINESS CHAMPIONS

SBA also celebrates individuals who have fulfilled a commitment to advancing small business opportunities. Congratulations to the winners.

2009 NC MINORITY SMALL BUSINESS CHAMPION OF THE YEAR

Robyn G. Hamilton

Carolinas Minority Supplier Development Council
Charlotte, NC

2009 NC WOMEN IN BUSINESS CHAMPION OF THE YEAR

Sylvia Ray

Women's Center of Fayetteville
Fayetteville, NC

2009 NC VETERANS SMALL BUSINESS CHAMPION OF THE YEAR

Joseph Marchesani

Markee Distributors, LLC
Waxhaw, NC

2009 NC SMALL BUSINESS JOURNALIST OF THE YEAR

Mark Hibbs

Carteret County News-Times
Morehead City, NC

STIMULUS SCAM ALERT!

Please warn your clients about con artists targeting people and small businesses in hope of cashing in on the economic stimulus package. These are some of the scams that have come to light:

- Consumers are sent what appears to be a stimulus check with instructions to call a toll-free number. When called, they are told to deposit the check and wire back a certain amount.
- An e-mail featuring a photo of President Obama promises a "free stimulus check" of up to several thousand dollars. Recipients of the e-mail are then directed to another link, where they are told they must "participate in the program" in order to get a check.
- Another preys on the elderly, using the fact the Recovery Act provides a one-time payment of \$250 to citizens who receive certain types of federal benefits such as Social Security.
- A number of small businesses have received a letter, supposedly from the Small Business Administration, stating they might be eligible to receive a tax rebate under the stimulus.

According to FTC, some of the other stimulus scam artists:

- Ask recipients to send a small processing fee, supposedly to get a much larger check in return.
- Request bank account numbers so they can deposit checks. Then they use the information to clean out accounts, or open new ones.
- Encourage recipients to click on links, open attached forms or call phony toll-free numbers. But simply clicking the link or opening the document can install harmful software on the recipient's computer, providing an identity thief access to personal information

Complaints about suspected Recovery Act scams can be filed with FTC, the Internet Crime Complaint Center, the FBI, the Bureau of Justice Assistance, or the Government Accountability Office's Fraudnet Web site. www.gao.gov/fraudnet/fraudnet.htm

REMINDER: SBA LENDERS CONFERENCES

Stay updated with new SBA regulations and the Recovery Act. These free events will take place from 8:00 am - 12 :00 noon. Contact your local representative for details. The conferences in Asheville, Charlotte and Greensboro were very well received. The remaining two conferences are:

Wednesday, May 6 - Cary SBA Contact Ivan Hankins 919-335-1004
Wake Tech Community College
Western Campus
3434 Kildaire Farm Road, Suite 200, Cary

Wednesday, June 3 - Wilmington SBA Contact Don Spry 910-815-3188
New Hanover Library
Northeast Branch

*Questions about the
American Recovery
and Reinvestment Act
of 2009?*

Visit

www.recovery.gov
www.sba.gov/recovery

SBA LENDER RANKING 10/01/08-03/31/09

Lender	7(a) Loans	7(a) \$	504 Part. \$	504 Part. \$
BB&T	61	\$ 12,657,900	2	\$ 853,025
Superior Financial Group	60	\$ 517,500		
Surrey Bank & Trust	22	\$ 2,083,900		
Wachovia	13	\$ 10,304,500		
Bank of Granite	11	\$ 1,171,200		
Banco Popular	10	\$ 2,685,800		
Innovative Bank	10	\$ 285,000		
Borrego Springs Bank	9	\$ 375,000		
Self-Help Credit Union	9	\$ 517,000		
Bank of America	8	\$ 250,000	2	\$ 1,249,449
PNC Bank	8	\$ 1,097,300		
Live Oak Banking Company	7	\$ 6,730,000		
Mountain 1st Bank	7	\$ 614,000	3	\$ 1,483,710
RBC Bank	7	\$ 1,799,900		
Capital Bank	6	\$ 813,200	1	\$ 366,500
Coastal FCU	4	\$ 220,000		
Community Bank of Rowan	4	\$ 920,000		
Community West Bank	4	\$ 1,570,600		
First Citizens Bank	4	\$ 1,615,000	5	\$ 2,623,771
Home Loan Investment Bank	4	\$ 2,872,500		
Small Business Loan Source	4	\$ 2,476,000		
SunTrust Bank	4	\$ 390,000		
Wells Fargo	4	\$ 1,675,400		
Wilshire State Bank	4	\$ 890,000		
Select B&T	3	\$ 80,000		
The Huntington National Bank	3	\$ 4,243,800		
United Community Bank	3	\$ 2,138,900		
UPS Capital Business Credit	3	\$ 4,828,000		
Bank of Stanly	2	\$ 258,500		
Business Carolina, Inc.	2	\$ 787,000		
Compass Bank	2	\$ 1,460,700		
Excel National Bank	2	\$ 2,390,000		
The Bank of Currituck	2	\$ 438,000		
American Business Lending	1	\$ 1,128,000		
American Community Bank	1	\$ 300,000		
Asheville Savings Bank	1	\$ 200,000	1	\$ 293,850
Bank of Oak Ridge	1	\$ 188,500		
Bank of the Carolinas	1	\$ 150,000		

SBA LENDER RANKING 10/01/08-03/31/09

Lender	7(a) Loans	7(a) \$	504 Part. \$	504 Part. \$
CIT	1	\$ 220,000	1	\$ 1,540,000
Crescent State Bank	1	\$ 290,000	1	\$ 465,070
First Bank	1	\$ 194,728		
First Financial Bank	1	\$ 1,905,000		
First National Bank of Shelby	1	\$ 200,000		
Issaquah Community Bank	1	\$ 67,500		
Mainstreet Lender, LLC	1	\$ 2,000,000		
Metro City Bank	1	\$ 550,000		
NCB, FSB	1	\$ 725,000		
Piedmont CU	1	\$ 1,220,000		
Pisgah Community Bank	1	\$ 275,000		
Portage Commerce Bank	1	\$ 15,500		
Randolph Bank & Trust	1	\$ 337,500		
Southern Bank	1	\$ 15,000		
Southern Community Bank	1	\$ 1,000,000	1	\$ 354,000
The Commercial & Savings Bank	1	\$ 190,000		
The Fidelity Bank	1	\$ 20,000	1	\$ 350,000
U.S. Bank	1	\$ 880,000		
VantageSouth Bank	1	\$ 185,500		
Total	330	\$ 83,413,828		

504 Participating Lenders

Zions First National Bank	4	\$ 4,396,500
Blue Harbor Bank	1	\$ 660,000
Citizens Bank	1	\$ 2,210,715
Community South Bank	1	\$ 752,850
Gateway B&T	1	\$ 415,500
Harrington Bank	1	\$ 689,000
Haven Trust Bank	1	\$ 2,000,000
HomeTrust Bank	1	\$ 550,000
Mission Oaks National Bank	1	\$ 1,809,600
Park Sterling Bank	1	\$ 1,999,125
Parkway Bank	1	\$ 210,000
Peoples Bank	1	\$ 305,852
Total	33	

SBA LENDER RANKING 10/01/08-03/31/09

Lender	504 Loans	504 \$
<u>CDC/504 Lenders</u>		
Self-Help Ventures Fund	15	\$ 7,457,000
Avista Business Development	5	\$ 1,762,000
BEFCOR	4	\$ 2,120,000
Centralina Development Corp.	4	\$ 4,191,000
Region E. Development Corp.	2	\$ 406,000
Neuse River Development Authority	1	\$ 2,000,000
Northwest Piedmont Development	1	\$ 292,000
Wilmington Industrial Development	1	\$ 381,000
Total	33	\$ 18,609,000
Total 7(a) & 504 Loans	363	\$ 102,022,828