

CURRENT 504 LOAN RATE

The 20-year effective rate for loans sold this month is 5.393 %*

GREEN: THE NEW GOLD

We have heard that it's not easy to be green, but all signs indicate movement in that direction. Small businesses will have many opportunities to consider including green initiatives in their processes and many other small businesses will provide these innovative "green" products and services. The theme will be to produce more while using less.

The Green movement will be to the next twenty years what the technology movement was to the last twenty. Instead of IT, it will be ET. No, not the alien, but technologies focused on conservation of all natural resources. We are aware of one Wisconsin business that converted its outside lighting from incandescent to LED saving thousands of dollars as well as kilowatts per month.

As we see businesses grow, special consideration is given to reduce energy costs, transportation costs and product waste, and increased attention is given to renewable energy and sustainable resources. With favorable financing rates and incentives available this year, and with several tax and energy incentives being offered, many are seeing 2009 as pivotal in the adoption of sound business decisions incorporating green practices. We are available to work with businesses and their lending partners to seek financing solutions that support energy saving technologies. Working together we can help keep Wisconsin working, and its resources sustainable.

OCC SEMINAR ON BENEFITS OF 504 FINANCING

The Office of the Comptroller of the Currency will host a web and telephone seminar focusing on the benefits that SBA programs provide to commercial lending practices. The event will be held on September 21, 2009 from 1pm to 2:30pm. For more information please see the attached program brochure.

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OCC's Web and Telephone Seminar
SBA Lending Programs and the American Recovery and Reinvestment Act of 2009
Small Business Lending Opportunities in a New Environment

Registration Form

Registrant name _____
Title _____
Bank/company _____
Charter number _____
Street address _____
City _____
State _____ ZIP _____
Phone number _____
Fax number _____
E-mail address _____

Please check here if you are unable to receive your materials via e-mail. We will ship a hard copy to you. (To receive via e-mail, you will need Acrobat Reader, available free at www.adobe.com.)

Site registration, one set of written materials, and new for this seminar is access to the online multimedia recording — download the handouts, view the slides, and listen to the audio via the Web.

- National banks: \$75
- Others: \$75

Check method of payment:

- Check made payable to KRM
- American Express
- Visa
- MasterCard
- Discover Card

Card number _____
Expiration date _____
Signature _____
Total payment _____

Who should participate?

- Presidents/CEOs
- Chief credit policy officers
- Commercial and small business lenders
- CRA and compliance officers
- Bank CDC officials

Price

The Web and telephone seminar is being held in partnership with the SBA at the special rate of only \$75.

Questions for speakers?

If you would like to submit questions to the speakers in advance, please e-mail your questions to OCCTeleSeminar@occ.treas.gov.

How to register

Those wishing to attend the seminar may register by:

- Filling out the online registration form at www.occ.treas.gov/bankereducation.htm.
- Calling (800) 775-7654 between the hours of 7 a.m. and 5 p.m. CDT and providing registration information.
- Faxing the form to (800) 676-0734.
- Mailing the registration form to KRM Information Services, P.O. Box 1187, Eau Claire, WI 54702-1187.

Registrants receive a special toll-free number and a PIN number for entrance to the telephone seminar. Each will receive written materials prior to the call via the Internet or direct mail.

SBA Lending Programs and the American Recovery and Reinvestment Act of 2009

*Small Business
Lending Opportunities
in a New Environment*

Monday, September 21, 2009
2:00 p.m. – 3:30 p.m. EDT

SBA Lending Programs and the American Recovery and Reinvestment Act of 2009

Small Business Lending Opportunities in a New Environment

What is the OCC's Web and telephone seminar?

This 90-minute Web and telephone seminar allows an unlimited number of people to listen to OCC experts and industry professionals about their experiences and policy imperatives. You can listen over individual telephones or discuss with colleagues on speaker-phones. The experts' interaction with you, the listener, will make the program a valuable learning experience. And you can ask questions from wherever you are, online or on the telephone.

There is no rush-hour traffic, no parking, no travel time or expenses. You can remain in the office and share information with a large group of colleagues. A moderator guides the presentation and the open forum. Accessing the automated slide show is as easy as clicking on a Web link.



Welcome by
John C. Dugan
Comptroller of the Currency

Participants will learn about...

- Current small business lending environment.
- Recent improvements to the Small Business Administration's (SBA) 7(a) and 504 programs.
- SBA's new America's Recovery Capital Loan Program.
- SBA's efforts to stimulate the secondary market.

This Web and telephone seminar will help you...

- Determine if 7(a) and 504 loans meet your bank's needs.
- Understand new fee structures for these loan products.
- Evaluate key risks and regulatory considerations.
- Understand how to receive your guaranty if loan defaults.
- Learn about Community Reinvestment Act (CRA) benefits of small business lending through SBA programs.

Seminar panel



Barry Wides
*Deputy Comptroller
Community Affairs
Office of the Comptroller of the Currency*



Grady B. Hedgespeth
*Director
Office of Financial Assistance
Small Business Administration*



Pat Thomson
*President
Grow America Fund of the
National Development Council*

Stay Abreast of New Developments in Small Business Lending!

The small business lending environment has seen many changes in the last year. Foremost, the enactment of the American Recovery and Reinvestment Act of 2009 has improved several existing SBA programs and created new ones to help stimulate small business lending.

The OCC's Web and telephone seminar gives you an opportunity to hear directly from the SBA about changes to the 7(a) and 504 Certified Development Company (CDC) loan programs. An SBA director will discuss the newly created America's Recovery Capital Loan Program and efforts to stimulate the secondary market for SBA loans. You will also hear from a nationally recognized community development lender on how to conduct small business lending during the current credit cycle.