



Enriching lives through education.

Success for Small Business (SSB) Loan/Line of Credit



In partnership with **Innovation Studio** graduates of the small business Accelerator training program are eligible* to apply for HarborOne Bank's \$5,000 SSB loan program without also having to complete HarborOne's six (6) hour SSB education curriculum. After a year of responsible handling of the SSB business line of credit, the borrower may apply to increase the line amount to \$10,000, subject to credit approval.

Eligibility*

- Business must be located in Massachusetts or Rhode Island.
- Provide evidence (certificate or letter) of the business course completion from Innovation Studio.
- Loans may be provided to startup businesses.
- Business must disclose use of funds; funds are not intended for refinancing.
- Loans are subject to credit approval. Flexible and innovative credit underwriting considered.
- Minimum credit score requirements: 600 for term loan and 680 for line of credit.
- Non-profit businesses that generate revenue; fee for service, sale of goods, etc. will be considered.
- New HarborOne customers must provide two forms of ID, one being a government issued photo ID.
- A HarborOne business checking (active operating account) is required for disbursement of funds.
- Rates are fixed and rate quote provided at time of application.

For more information on how to apply, please email us at info@harboroneu.com.



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