



Enriching lives through education.



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



In partnership with **NeighborWorks Housing Solutions**, graduates of the “Building a Better Business” 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 NeighborWorks
- 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 loan and 680 for line of credit
- 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](mailto:info@harboroneu.com).



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