

CARES Act Provisions for Small Business

Express Bridge Loan (EBL)

- **Express Bridge Loan Pilot (EBL)** These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#). If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an **SBA Express Disaster Bridge Loan**.
 - **Terms**
 - Up to \$25,000
 - Fast turnaround
 - Allows small businesses who currently have a business relationship with an SBA Express Lender (44 in Alabama) to access up to \$25,000 with less paperwork.
 - Will be repaid in full or in part by proceeds from the EIDL loan
 - Apply through approved Lenders

SBA Express Lenders

- Ameris
- BancorpSouth
- Bank of Hope
- Bank of the Ozarks
- Bank of Tuscaloosa
- BankFirst Financial
- BBVA
- Branch Banking and Trust Company
- Cadence Bank
- CB&T of East Alabama
- Centennial Bank
- Coastal Bank and Trust of Florida
- Community Bank & Trust of Southeast Alabama
- Community Bank of Mississippi
- Compass Bank
- Exchange Bank of Alabama
- First Bank of Jasper
- First Citizens Bank
- First Commercial Bank
- First National Bank of Pulaski
- The First
- Friend Bank
- Hancock Bank
- Hancock/Whitney Bank
- Merchants & Marine Bank
- Metro City Bank
- National Bank of Commerce
- Navy FCU
- Pacific Trust Bank
- The Peoples Bank & Trust Company
- PNC Bank
- Redstone Federal Credit Union
- Renasant Bank
- SmartBank
- Southern Community Bank
- Southern States Bank
- State Bank & Trust Company
- Sterling Bank
- SunTrust Bank
- Synovus Bank
- Trust Bank d/b/a Branch Banking & Trust Co
- Trustmark National Bank
- Wells Fargo Bank
- Whitney Bank