



Small Business Loan

Our traditional loan program offers a low cost financing option for established main street businesses. This program requires minimal documentation and approvals can be offered within 2 business days. Unlike other commercial lenders Citi Wide looks at the health of your businesses cash flow not your personal credit score. Our programs offer 2 year terms.

Working Line Of Credit

Citi Wide offers small businesses lines of credit up to \$1,000,000. As a business owner you decide how much and when you need working capital! There are no application or access fees and you have the option to take 5 seperate drafts in a 90 day period. This program requires no collateral nor a personal guarantee. Citi Wide works fast and you can be approved within 2 days receive working capital in 4 business days.

Merchant Cash Advance

Citi Wide is a direct funding source for merchant cash advances. This program provides a quick, easy, and low document solution to your funding needs. We offer same day approvals and funding within 5 days. We offer the lowest factor rates in the industry and offer terms as long as 18 months. Unlike other providers we also do not require that you change processors and work with you to find solutions to your cash flow needs.

My name is Anastasios from T&Z Meat. Over the last two years Citi Wide Merchant Funding has helped my business when banks wouldn't give me a chance.

Not only did I receive funding to purchase my business, Mike subsequently helped me to purchase the property and complete a \$200,000 expansion. Every step of the way Mike and Irina have applied a personal touch and helped grow my business.

Thank You,
Anastasios J Ziabaras, Chicago

The New York Times

September 6, 2011, 2:38 PM

A Banker Explains Why Some Small Businesses Have Trouble Getting Credit
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"The resources required to make a \$10 million loan are not a lot different than the resources required to underwrite, administer, and make a \$1 million loan. If you're trying to grow your loan portfolio by 10 percent, and you have over a billion-dollar loan portfolio, you're going to make a lot of \$400,000 loans and you're not going to get there."

We have heard others say that big banks have difficulty with small loans — though it's rare to hear a banker acknowledge it. It is almost an axiom of banking that big banks are interested in transactions and use computer credit models to underwrite their small loans, while small banks are interested in borrower relationships and underwrite their loans manually. Mr. Millman, though, seemed to say that only the smallest banks would be able to treat the smallest businesses like people, rather than numbers. But when asked where borrowers seeking smaller loans — \$500,000, say — might go, Mr. Millman [Sterling Bank Representative] had no similar advice. "I honestly don't know the answer to that," he said.