

FAQ's about Superior Financial Group's SBA Loan Program

Q: Who is Superior Financial Group (SFG)?

A: SFG is a privately owned and funded Small Business Lending Company licensed by the U.S. Small Business Administration. SFG specializes specifically in SBA lending under the SBA Community Express and Patriot Express Programs, and since inception in 2006 has provided working capital loans to more than 8,500 small businesses nationwide. For the SBA fiscal year ending 9/30/2009 SFG made more SBA loans than any other lender in the country.

Q: What products does SFG offer?

A: SFG's current products consist of Small Business Administration (SBA) working capital loans ranging from \$5,000 to \$25,000.

Q: What are the rates and fees associated with a SFG loan?

A: The chart below describes the rates and fees of our loan products to Sam's Club Members. The special interest rate for Sam's Club Members are 4.25 over Wall Street Journal Prime, current initial interest rate is a low 7.50%.

Loan Amount	Initial Monthly Payment Based On Wall Street Journal Prime Rate of 3.25% plus 4.25%**	Estimated APR*** Based on initial rate of 7.50%	One Time Packaging Service Fee*	One Time SBA Guaranty Fee
\$5,000	\$60	9.17%	\$350	\$0
\$7,500	\$90	8.59%	\$350	Waived
\$10,000	\$120	8.31%	\$350	Waived
\$12,500	\$150	8.15%	\$350	Waived
\$15,000	\$180	8.19%	\$450	Waived
\$20,000	\$240	8.02%	\$450	Waived
\$25,000	\$300	7.91%	\$450	Waived

* If your loan is funded, you will be charged a \$350 or \$450 fee to cover the loan packaging and processing

** Subject to change monthly with changes in the Prime Rate as published in the Wall Street Journal

*** Annual Percentage Rate based on an initial rate of 7.50% plus the packaging fee shown

Q: How do I apply for a SFG loan?

A: Sam's Club members should go to www.samsclub.com, and then at the top select Services. There, underneath 'Services for Business' select SBA Loan Program.

Q: What do I need to qualify for an SBA small business loan?

A: Either a new or existing (for profit) small business with a business checking account and your business and personal information. To find out how much your small business can qualify for go to www.samsclub.com.

Q: Are there any prepayment penalty for paying the loan off early?

A: No. There are no penalties for prepaying the loan; you can pay the loan off at anytime.

Q: How is the interest calculated on this loan?

A: This is a simple interest loan. Interest only accrues on the principle balance remaining. Superior Financial Group as the lender cannot change the spread over WSJ Prime at anytime.

Q: Is it safe to apply online?

A: Yes, it is perfectly safe to apply online. Throughout the online application processing, from filling out the online form to submitting the information electronically to Superior Financial Group, we protect your information with secure encryption and transmission of all the information you provide.

Q: How quickly can I receive my loan?

A: Depending on how quickly we receive your completed application package, loans can fund in as little as a week through an electronic deposit into your business checking account.

Q: What other services does SFG offer?

A: SBA small business loans ranging from \$5,000 to \$25,000 is all that we offer at this time. None of your information is given to any third party and remains with SFG and the SBA.

Q: Is SFG the direct lender?

A: Yes. SFG is the lender.

Q: Once Pre-Qualified what's the next step?

A: An SFG personal loan underwriter will review your pre-qualification and once credit approved a loan coordinator will call you within two business days of your online submission.