



Small Business Finance

# LOAN OFFICER JOE SALAS

## Why CDC Small Business Finance?

# 41

## YEARS

as the leader in  
nonprofit lending

# 255

## MILLION

Dollars in Working  
Capital Loans

# 2

## BILLION

Dollars to  
women, veterans +  
people of color  
(All Loan Products)

# 209

## THOUSAND

Jobs Created  
and Preserved



### Meet Joe:

#### Loan Officer, Fresno and Central Valley

Joe Salas, 15-year veteran of commercial lending, provides financing to small businesses in Fresno & Central Valley's rural communities.

### Knowledge and experience:

As part of CDC Small Business Finance, the #1 SBA Community Advantage lender in the nation, Joe focuses on helping small business get access to the financing they need. As a longtime Central Valley resident with a commitment to the community, Joe is a great resource for small business owners as they navigate the loan process. He works closely with his customers to understand their needs and match them with financing that supports their goals and growth.

### Small Business Loans:

- Access from \$20,000- \$500,000
- Multiple loan options including SBA products
- A monthly payment you can afford
- Fixed and variable rates available to meet your needs
- Credit score as low as 620
- Collateral not needed for approval
- 5-10 year terms
- Improve cash flow
- Offering loans in California, Arizona and Nevada
- Complimentary business advising
- Spanish speaking representatives available throughout the loan process

### Connect with Joe

559.519.1478 | [jsalas@cdcloans.com](mailto:jsalas@cdcloans.com)

Learn about CDC Small Business Finance: [www.cdcloans.com](http://www.cdcloans.com)

We say YES when other lenders have said no. Affordable capital. Transparency. Personalized customer service.