



SDBA E-News

Your weekly source for SDBA, state and national industry news and events.

Sponsorship Opportunity

November 13, 2009

The SDBA has an exciting new sponsorship opportunity for you in its SDBA E-News.

The SDBA E-News is a weekly email newsletter distributed on Thursdays to more than 1,500 subscribers, as well as posted on the SDBA's home page. The SDBA E-News contains brief articles on SDBA, state and national industry news and events.

The SDBA is now offering companies the opportunity to sponsor the SDBA E-News. The sponsorship will include a sponsorship line, a sentence of up to 20

words about your company, your company's logo and a link to your Web site. The information will appear in a box prominently at the top of the E-News.

The cost for members and associate members to sponsor the SDBA E-News is \$200 per month of sponsorship. The cost for non-members is \$400 per month of sponsorship.

Sponsorships are limited to one per month, so reserve your space now. For more information or to place a sponsorship, contact Alisa DeMers, at ademers@sdba.com or call (605) 224-1653.



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October 22, 2009

White House Announces Program to Boost Small Business Lending by Community Banks

The White House yesterday announced initiatives to encourage small business lending by providing capital support to community banks. Under the plan, community banks with less than \$1 billion in assets will be given access to lower-cost capital, provided they submit a plan explaining how the capital will allow them to increase lending to small businesses. Participants would also be required to submit quarterly reports detailing their small business lending activities. Banks will be eligible to receive capital totaling up to 2 percent of risk-weighted assets. The capital would be available at an initial dividend rate of 3 percent, compared to the Capital Purchase Program's 5 percent, with the dividend increasing to 9 percent after five years to encourage timely repayment. Banks' participation will be subject to approval by their federal banking regulators. Final details on the terms of the program -- including the amount of capital available and how current CPP participants could replace existing