



**65+**  
YEARS IN  
BUSINESS

**\$2.01**  
BILLION+  
INVESTED IN  
SC BUSINESSES

**3,170+**  
SMALL  
BUSINESS LOANS

**A Leader in Small Business Lending**

For more than 65 years, Business Development Corporation (BDC) has partnered with South Carolina banks to finance small businesses, leading to the creation of thousands of new jobs for the citizens of the Palmetto State. Since 1958, BDC and its associate company, Certified Development Corporation (CDC), have approved more than 3,170 loans totaling in excess of \$2.01 billion, providing vital leadership in economic development and job creation in South Carolina.

**SBA 504  
LOAN (DEBENTURE)  
PROGRAM**

DEBENTURE OF  
\$5 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION  
FIXED RATE FINANCING

Via Certified Development Corporation

**SBA 7(A)  
LOAN GUARANTY  
PROGRAM**

LOAN OF  
\$5 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION  
VARIABLE RATE FINANCING

**SSBCI  
LOAN PARTICIPATION  
PROGRAM**

LOAN OF  
\$20 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION  
PARTICIPATIONS OF  
\$50,000 – \$1,000,000  
UP TO 95% FINANCING

**BDC MEMBERS**

Ameris Bank  
Arthur State Bank  
The Bank of Clarendon  
The Bank of Greeleyville  
Bank of South Carolina  
Bank of Travelers Rest  
Bank of the Lowcountry  
Bank of York

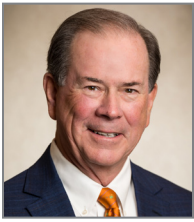
Beacon Community Bank  
Carolina Bank and  
Trust Co.  
The Citizens Bank  
Coastal Carolina  
National Bank  
The Commercial Bank  
Community First Bank

Countybank  
Dedicated Community  
Bank  
Enterprise Bank of SC  
Farmers & Merchants  
Bank of SC  
First Bank  
First Citizens Bank  
First Community Bank

First Horizon Bank  
First National Bank of SC  
First Palmetto Bank  
First Reliance Bank  
Mutual Savings Bank  
Oconee Federal  
Optus Bank  
Palmetto State Bank

The Peoples Bank  
Regions Bank  
Security Federal Bank  
Southern First  
SouthState Bank  
Synovus  
Truist  
United Bank

## BDC TEAM



**Edwin O. Lesley**  
Chairman



**Peter G. Shand**  
President and CEO



**Stephanie Bell**  
Senior Vice President  
Controller



**Ron Derrick**  
Senior Vice President  
Servicing Manager



**Rob Evans**  
Senior Vice President  
Senior Lender



**Nat Green**  
Senior Vice President  
SSBCI Manager



**Julie Mele**  
Vice President  
Closing Manager



**Michelle Davis**  
Vice President  
CDC Executive Director

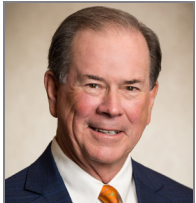


**Holly Broome**  
Assistant Vice President  
Lending Assistant



**Teresa McWilliams**  
Office Administrator

## BDC BOARD OF DIRECTORS



**Edwin O. Lesley\***  
Chairman BDC  
Columbia



**Charlie Banks**  
VentureSouth  
Columbia



**Nate A. Barber**  
SC Community Loan Fund  
Columbia



**Laurence S. Bolchoz, Jr.**  
Coastal Carolina National Bank  
Myrtle Beach



**Thomas Bouchette\***  
The Citizens Bank  
Florence



**Alex Brame**  
Trust  
Greenville



**Sharon W. Bryant\***  
First Citizens Bank  
Columbia



**Hobson Busby\***  
SouthState Bank  
Columbia



**Sherwood M. Cleveland**  
Attorney, Callison Tighe  
Columbia



**Michael C. Crapps\***  
First Community Bank  
Lexington



**Samuel L. Erwin**  
First Horizon Bank  
Greenville



**LaTorrre Geer**  
CommunityWorks  
Greenville



**Fred L. Green III**  
South Carolina  
Bankers Association  
Columbia



**J. Barry Ham**  
Bank of Clarendon  
Manning



**M.J. Huggins, III**  
United Bank  
Charleston



**F.R. "Rick" Saunders Jr.**  
First Reliance Bank  
Florence



**R. Arthur "Art" Seaver**  
Southern First Bank  
Greenville



**Peter G. Shand\***  
President & CEO BDC  
Columbia



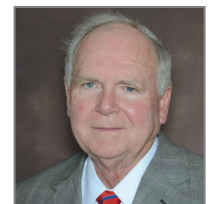
**Sammy Small, Jr.**  
First Palmetto Bank  
Columbia



**Richard Sturm**  
Ameris Bank  
Charleston



**R. Patrick Weston**  
Route 2 Capital Partners  
Greenville



**William O. Buycck**  
Director Emeritus  
Manning

\*Executive Committee Member