

**How much can I borrow under the Fast Track Program?**

- Equipment Loans-\$100,000
- Line of Credit-\$50,000
- Commercial Real Estate Loans-\$150,000

**What are the maximum terms of the Program?**

- Equipment Loans- Five Years
- Line of Credit-One Year
- Commercial Real Estate Loans-10 years

**What are the down payment requirements?**

Typically the down payment on commercial real estate is 25% and there is no down payment for the line of credit loan. For equipment, the down pay payment is 20% for new equipment and 50% for used.

**Can I apply for more than one Program under Fast Track?**

Yes, you can apply for all three loan types under the program to the maximum allowable amounts.

**When can I submit my application to Travis Credit Union?**

The Fast Track Program is currently available. To start the process, please e-mail [FastTrackInquiry@traviscu.org](mailto:FastTrackInquiry@traviscu.org)

**I have a new business that opened in 2020; am I eligible?**

To qualify for Fast Track you will have to be in business for three years.

**I am currently not a member of Travis Credit Union. May I apply for Fast Track?**

You must be a member of Travis Credit Union to apply for the Program. Membership requires the opening of a checking and savings account.

**What financial documents are required to apply for the Fast Track Program?**

Generally speaking, most recent two year tax returns for borrowing entity and guarantor(s) are needed. To apply for a line of credit, only year of tax returns is required. Depending on the debt of the company, a debt schedule (hyperlink) may also be required.