

# Guidelines on Use of the SBA Lender Window Decal and Electronic Decal Icon

## 1. General Terms

- a. There are currently three SBA lender decals approved by the Agency for use by participating lenders. Used in this context, participating lenders refers to those lenders who are in good standing with the Agency, have signed SBA Form 750 and are authorized to offer their respective programs.



- b. SBA lender decals are available for use as a window decal (as provided by SBA) or electronic format (downloadable from [www.sba.gov/banking](http://www.sba.gov/banking)).
- c. The SBA lender window decals may only be used on the lender's physical premises. The electronic version of the lender decal may be used on the lender's website in the manner outlined in SBA's SOP 50 10 and these guidelines.
- d. The SBA lender decal may only be used to inform the public of the lender's status with the SBA and the particular SBA loan products available through its institution; it may not be used for any promotional/advertising materials, combined with other products, packaging, manuals, documentation or web pages other than as described here.

## 2. Use of Electronic Lender Decal

- a. The SBA decal should be placed in a location and manner that does not promote or appear to promote the lender's non-SBA products or services.
- b. The SBA decal must always be accompanied by the following public statement, "Approved to offer SBA loan products under SBA's [Preferred Lender/Express/Patriot Express] program"
- c. The SBA decal may only be used as a hyperlink if it links back to [www.sba.gov](http://www.sba.gov) or an internal bank created page which only provides information about SBA's products and services.

- d. The SBA decal must be downloaded from [www.sba.gov/banking](http://www.sba.gov/banking). Banks must not create their own versions of the decal and may not edit or otherwise change the appearance of the decal other than to proportionally resize. If you have problems downloading the file or need a different format, please contact Stephen W. Kucharski, Office of Financial Assistance, (202) 205-7551.
- e. The SBA decal may be placed in a like manner and in the same location as the FDIC and/or Equal Housing Lender logos (usually at the bottom of the lender's web page) or it may be placed on the lender's small business web page provided:
  - 1. It is not the most prominent element on the web page,
  - 2. It is no larger or smaller than the other icons on the web page and is not placed in such a manner as to convey SBA's endorsement of a non-SBA product, service or entity,
  - 3. Aside from proportional resizing of the image, its appearance has not been altered or modified in any way, including being combined with other elements, graphics, logos, icons, photos, slogans, numbers, design features, words or symbols,
  - 4. It may not be displayed on its side or inverted,
  - 5. Its text reads from left to right,
  - 6. Its colors and proportions are not altered,
  - 7. No part of the decal can be changed or resized relative to the rest of the decal, and
  - 8. There exists a minimum spacing of 25 pixels between each side of the decal and other textural or graphic elements on the web page.
- f. The SBA lender decal may not be displayed on any web site other than those of participating lenders.

### **3. Agency Permission, Review and Oversight**

- a. Lenders must seek written permission from SBA's Office of Capital Access for any use of the SBA lender decals not outlined in SOP 50 10 or these guidelines.
- b. Use of the SBA lender decal(s) is prohibited in any manner that is in the SBA's sole discretion, misleading, unfair, defamatory, infringing, libelous, disparaging, obscene or otherwise objectionable to the SBA.
- c. Lender's usage of the SBA lender decal(s) will be reviewed as part of the Agency's lender oversight activities.
- d. Upon request by SBA, the lender will promptly remove all SBA decals from its website. The SBA at its sole discretion may also request a lender promptly correct any misuse as determined or directed by SBA so as to be in compliance with SOP 50 10 and these guidelines.