

SBA 504 Effective Rates for August 2025

<u>25-year</u> - 6.23% / 6.26% Refi ~ <u>20-year</u> - 6.25% / 6.28% Refi ~ <u>10-year</u> - 6.17% / 6.21% Refi



NWBDA is excited to welcome Cathleen Rouillard as the newest VP, Business Development Officer for West Central Washington. With a strong background in small business lending and a passion for helping entrepreneurs succeed, Cathleen's experience will be a valuable asset to NWBDA. She will play a key role in supporting local businesses and serving as a resource to our Third Party Lenders—guiding them through the SBA 504 loan process with clarity and care.

Cathleen Rouillard brings over 25 years of experience in financial services, with a deep commitment to helping businesses succeed in dynamic economic environments. She specializes in SBA business loan underwriting with expertise in commercial real estate and equipment financing. Cathleen is known for her prompt, responsive, and customer focused approach which builds strong, lasting

relationships with the businesses she serves.

Her career includes key roles such as Senior Underwriter for State Economic Development, Business Banking Relationship Manager at a national bank, and Business Development Officer for SBA and USDA loan programs. Before entering the world of small business finance, Cathleen owned and operated a family restaurant—an experience that gives her a firsthand understanding of the challenges and rewards small business owners face.

A proud military veteran from a family with generations of service—including her son, who recently completed his own service commitment—Cathleen is passionate about supporting entrepreneurs from all walks of life. She finds inspiration in their diverse perspectives and is driven to craft creative financing solutions that meet their unique needs. Her well-rounded background allows her to navigate complex financing structures and support businesses at every stage of growth.

Originally from Western Washington, Cathleen returned to the region after more than two decades in Boulder, Colorado. Whether she's working with tech startups in the city or supporting innovation in rural communities, she feels right at home. Outside of work, she and her husband enjoy hiking, fostering animals through the Seattle Animal Shelter, cheering on the Mariners, and traveling to visit their grown children.

Cathleen's knowledge and commitment to small business growth make her a fantastic addition to the team. Everyone is looking forward to the impact she'll have as she helps strengthen communities through accessible, financing. To connect with Cathleen, you can reach her at crouillard@nwbusiness.org or (425) 505-3263.

Serving Washington, Oregon, and Idaho

We're Hiring – Join Our Team!

NWBDA is excited to announce **two fantastic opportunities** to join the team! If you're passionate about supporting small businesses and thrive in a collaborative, purpose-driven environment, we'd love to hear from you—or someone you know. Help us spread the word:

VP, COMMERCIAL LOAN OFFICER – EASTERN AND CENTRAL WA

We're looking for an experienced and motivated team member to lead SBA 504 loan development throughout Central and Eastern Washington. This role is perfect for someone with strong community connections and a desire to help businesses grow through access to long-term, fixed-rate financing. As a key face of NWBDA in the region, you'll build relationships with lenders, small business owners, and partners to drive economic impact where it matters most. > Learn more & apply

COMMERCIAL LOAN ASSISTANT - SPOKANE, WA

This vital support role is ideal for someone who is detail-oriented, organized, and eager to begin a career in commercial lending. You'll work closely with our Processing Department to ensure accurate intake, documentation, and smooth processing of SBA 504 loans. It's an excellent opportunity to learn from experienced professionals while contributing to meaningful work that supports local businesses and strengthens communities.

> Learn more & apply

Join us in building better futures for small businesses!

Know someone who'd be a great fit? Please share these opportunities!

July's Loan Fundings

NWBDA funded 4 new projects for a total amount of \$6,198,593

July's Loan Approvals

NWBDA approved 1 new projects for a total amount of \$2,100,000

In the month of July, NWBDA helped create 10 new jobs in its local communities

Business Development Manager

Washington/
Hilary Vineyard
hvineyard@nwbusiness.org
(971) 480-7502

Eastern & Central

Business Development Officers

<u>Idaho</u> **Gavin Mobraten**

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