

[Skip to main content](#)

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- location [ATM or Branch](#)
 - phone [Contact Us](#)

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- location [ATM or Branch](#)
- phone [Contact Us](#)

[Personal](#)

Banking

Banking

- [Checking](#)
- [Savings](#)
- [Time Deposit Accounts](#)
- [HSAs/ Flex Accounts](#)
- [Digital Banking](#)
- [Mobile Banking](#)

Borrowing

Borrowing

- [Credit Cards](#)
- [Loans and Lines of Credit](#)

- [Mortgage Loans](#)
- [Home Equity Loans](#)
- [Auto and Recreational Loans](#)
- [Personal Loans](#)

Planning & Investing

Planning & Investing

- [Private Wealth Management](#)
- [Private Banking and Loans](#)
- [Estate Planning](#)
- [Asset Management](#)
- [Brokerage/Investment Advisor](#)

Explore

Explore

- [Financial Education](#)
- [Calculators](#)
- [Online Banking Help](#)
- [All Products and Services](#)
- [About UMB](#)
- [Our Blog](#)

[Business](#)

Business Banking

Business Banking

- [Checking](#)
- [Savings](#)
- [Lending](#)
- [Credit Cards](#)

Commercial Banking

Commercial Banking

- [Cash Flow Management](#)
- [Lending](#)
- [Credit Cards](#)
- [Capital Finance](#)

Employee Benefits & Payroll

Employee Benefits & Payroll

- [Payroll and Benefits](#)
- [HSAs/ Flex Accounts](#)

Treasury & Payments

Treasury & Payments

- [Treasury Management](#)
- [Payment Services](#)

[Institutional](#)

Solutions by Industry

Solutions by Industry

- [Banks & Financial Services](#)
- [Corporations](#)
- [Government & Education](#)

Solution Suites

Solution Suites

- [Capital Markets](#)
- [Corporate Trust](#)
- [Fund Services](#)
- [Institutional Custody](#)
- [Institutional & Fintech Banking](#)
- [HSAs/ Flex Accounts](#)

Explore

Explore

- [About UMB](#)
- [UMB Blog](#)
- [Why UMB](#)

[Login](#)

Business Loans and Lines of Credit

OVERVIEW

- OVERVIEW
- MORE FUNDING OPTIONS
- FAQ

Predictable payments

Term Loan

UMB-TL-Term-Loans

[Apply Now](#)

A term loan can help you closely manage your monthly expenses by having a predictable loan payment. This type of financing is structured to match the life of the collateral or asset purchases.

Receive funds as a one-time lump sum

Fixed payments over the life of the loan

Minimum of 2 years in business

Terms between 1 - 7 years

Minimum loan amount of \$10,000

Flexible options

Line of Credit

UMB-TL-Business-LOC

[Apply Now](#)

Fund short-term business expenses quickly and easily. This flexible option allows you to borrow, repay and re-borrow the amount you need, when you need it.

Only use when you need funds

Interest only monthly payments, based on your outstanding balance

Minimum of 2 years in business

Terms between 1 - 7 years

Minimum loan amount of \$10,000

Opportunity for growth

Commercial Real Estate Loan

[Apply Now](#)

You can leverage real estate loans for the construction, purchase or refinance of business properties.

Borrow funds as a one-time lump sum

Fixed payments over the life of the loan

Minimum of 2 years in business

Terms between 1 - 5 years, amortizations of up to 25 years

Minimum loan amount of \$10,000

Choose financing that works for you

As the market changes, or business opportunities surface, your business lending needs will shift. We can help you find the solution that works for you today, tomorrow, and beyond.

SVG



Responsive service

Your dedicated banker will work hard to understand your business and situation so that you can make informed, confident financial decisions.

SVG



Custom solutions

Every business is different, which is why we take the time to listen, discuss your goals and provide flexible solutions to help your business thrive.

SVG



Strategic insight

We've helped businesses grow for over 100 years because of our personal commitment to providing strategic financial advice.

Image

How to apply for business financing

Apply online

Online applications are available for term loans, lines of credit and commercial real estate loans.

[Apply Now](#)

Schedule an appointment with a Small Business Specialist

Call: [844.958.1299](tel:844.958.1299)

Email: smallbusiness@umb.com

Work with a small business specialist to apply for a credit card, overdraft line of credit, as well as term loans, lines of credit or real estate loans.

Things to keep in mind

- Typically, we require guarantors to have a FICO® score of at least 680 and at minimum two years in business except for SBA loans and credit card applications.
- All loan applicants are required to be located within the UMB branch network. [Find a UMB near you.](#)

More opportunities to fund your business

We're here to help you find the right financing for your business with quick loan processing and flexible terms.

[UMB-TL-SBA-Loans](#)

[SBA Loans](#)

There are a multitude of reasons you may consider an SBA loan for your business. These are a great tool to help business owners to obtain financing that may not qualify for conventional commercial loans.

[UMB-TL](#)

Business Overdraft Protection

Business Overdraft Protection links your UMB business checking account with a business line of credit. If an overdraft occurs on your business checking account, we will automatically transfer funds from your Overdraft Protection line of credit up to your available credit limit.

[SBB-Overcoming](#)

Small Business Rewards Credit Card

This card is perfect for travel benefits and flexible rewards. A business credit card designed for small to mid-sized organizations, with flexible rewards, employee management and in-depth reporting.

Ready to apply online? Be prepared with essential business information

SVG



Business name, address and tax ID

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A mobile phone number that we will text to verify your identity

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Date the business was established or the business acquisition date of current ownership

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The Social Security number, address and date of birth of all business owners

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Where applicable, specific information about the collateral you intend to finance (equipment, vehicle or real estate)

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Nature of business (industry and/or NAICS code)

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Financial details, including gross annual sales, net profit, total business assets, and total business liabilities

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List of outstanding obligations, if any (list should include lender, current loan balance or credit limit, and monthly payment)

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Business documentation such as filing documents, organizing documents, operating agreement, partnership agreement, bylaws

[Read more](#) for a complete list of what you'll need to apply.

FAQ

Frequently asked questions

[Can I apply online for a small business loan or line of credit?](#)

Yes, you can [apply online](#) or connect with one of our Small Business Specialists if you want guidance on the best solution for you.

[Do I need to have an account with UMB to apply online for financing?](#)

No, we do not require you to have a current account to apply online.

[Does UMB provide SBA loans?](#)

UMB is an SBA Preferred Lender. Learn more about [SBA loans](#).

[Does UMB fund startup businesses?](#)

In most cases UMB requires two years of business for financing, however, we are here to support you. Connect with a banker to discuss further.

[Do I pay interest on my line of credit when there isn't a balance ?](#)

You will only pay interest on the amount you use.

Business Insights

Categories (field_wp_categories)

Tags (field_wp_tags)

Search

Loan Repayment Calculator

Use this calculator to determine how much longer you will need to make these regular payments to pay off your loan.

[Calculate](#)

Equipment Purchase Calculator

Use this calculator to analyze the financial impact of up-front fees, interest rates and residual value on the lease versus buy decision.

[Calculate](#)

Free Small Business Education

UMB has created a series of online small business tutorials to help your business succeed. Choose a credit-related topic below or [explore them all](#).

How Businesses Use Credit

Learn how to use credit and other types of credit available to help you be an informed borrower.

[Learn more](#)

Obtaining Financing and Funding for Your Small Business

Learn how to find the right financing and funding sources for your small business.

[Learn more](#)

Connect with a Small Business Specialist

Do you want to discuss your financing options before starting an application? One of our specialized bankers would be happy to help.

[Let's connect](#)

Other Products and Services

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[umb-icon-credit-card](#)
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[Small Business Banking](#)
[Saving Bank Cash](#)

[Treasury Management](#)
[accounting-invoice](#)
[Accounts Receivable](#)
[cash-bulb](#)
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Please note that our loans may require your payments to be auto-debited from a UMB business checking account. Once your financing application is approved we can help you open a business checking account during the closing process.

- [Home](#)
- [Business Banking](#)
- Business Lending

• About Us

- [About UMB](#)
- [Corporate](#)
[Citizenship](#)
- [Investor](#)
[Relations](#)

• Careers

- [Search](#)
[Careers](#)
- [Working at](#)
[UMB](#)

• Resources

- [Industry](#)
[News](#)
- [UMB Blog](#)
- [HSAs/Flex](#)
[Accounts](#)
- [Privacy &](#)
[Security](#)
- [Terms &](#)
[Conditions](#)
- [CRA Notice](#)

• Help

- [Holiday &](#)
[Weather](#)
[Closures](#)
- [Online](#)
[Banking](#)
[Enrollment](#)
- [HSA/Flex](#)
[Account](#)

[Online](#)

[Access](#)

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Bank deposit products provided by UMB Bank n.a., Member FDIC. Equal


Opportunity

Housing

Lender

Housing Lender

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