



Rural Business-Cooperative Service

A Commitment to Service

Business and Industry
Loan Guarantee Program

Mission

*RBS enhances
the ability of rural
people to create, build,
and sustain ventures
and communities.*

*We do this
through partnerships
and by investing
financial and technical
resources in areas
of greatest need through
activities
of greatest potential.*

A Commitment To Service

The Rural Business-Cooperative Service (RBS), an agency within the Rural Development mission area, is striving to provide our customers with the best service possible. We are pursuing this in different ways including working with national, State, and local associations and other interested stakeholders. This brochure outlines RBS standards for processing Business and Industry (B&I) Loan Guarantee Program applications. These standards are a product of the continuing dialogue between RBS, borrowers, and related organizations.

The vision for the USDA Rural Development mission area emphasizes promoting sustainable communities in rural America where all people can live, work, and prosper.

Toward this end, RBS is committed to:

- Providing prompt, courteous service.
- Delivering service fairly and impartially.
- Responding accurately, clearly, and promptly to your requests for information, guidance, and assistance.

If you have any questions, comments, or suggestions, please contact your Rural Development State Office.

Customer Service Standards

Rural Development State Office staff is normally the initial point of contact for the B&I program. The staff will:

- Provide you with the necessary information, advice, and guidance about using the B&I program.
- Refer you to other sources of assistance or credit if it appears that you may qualify for alternative sources of funding from commercial, private, or other governmental sources.
- Provide you with appropriate forms and materials within 7 working days when you notify an Rural Development State Office that you are interested in filing a request for financial assistance.
- Answer phone calls promptly.
- Conduct a review of your loan application to verify **completeness** and compliance with applicable requirements within 10 working days after receiving the application.
- Discuss all issues concerning your application with you and the lender within 5 working days after completion of our review.
- Forward all appropriate documents to the National Office within 7 working days of loan review completion.
- Issue the guarantee for your loan within 2 working days from the time the lending institution holds the final loan closing.

What Our Customers Can Expect

When you contact us, we will be:

- Courteous and respect your privacy.
- Polite, responsive, and assist you with a staff knowledgeable of the B&I program.
- Fair to all people regardless of race, sex, disability, religion, age, or any other factor.
- Clear, explaining to you what we do, how our program works, and how we can assist you.
- Willing to work with you and, if necessary, to cooperate with other Federal, State, and local agencies to meet your needs.
- Efficient and effective in providing assistance.
- Open and work with you and seek your views, listen to your needs, and make modifications, if possible, in accordance with RBS policies and regulations.

If you are not satisfied with any aspect of our service, please tell us so we can correct the problem. If we make a mistake, we will tell you and correct it.

How To Contact RBS

The RBS B&I program is administered at the State level by Rural Development field offices. Detailed information and applications are available through Rural Development State Offices. These offices were previously known as Farmers Home Administration offices.

If you want to share your views with RBS, if our service has not met your expectations, or if you need further assistance, please let us know.

Write to your Rural Development State Office or to:

Administrator
Rural Business-Cooperative Service
U.S. Department of Agriculture
14th and Independence Avenue, SW
Washington, DC 20250-3200

Give us a call. Consult your phone directory for a Rural Development State Office near you or call the RBS Washington Office at 202-690-4730 (FAX 202-690-0097).

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To file a complaint, write the Secretary of Agriculture, US. Department of Agriculture, Washington, DC 20250, **or** call (202) 720-7327 (voice) or (202) 720-1127 (TDD). USDA is an equal opportunity employer.