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# MEMORANDUM

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Date: April 13, 2020

To: Dr. John Moffatt, Director  
Economic Development Office

From: C.H. Huckelberry  
County Administrator

A handwritten signature in black ink, appearing to be "CHH", is written over the printed name "C.H. Huckelberry".

Patrick Cavanaugh, Deputy Director  
Economic Development Office

Re: **Disparity in the Access to Banking Institutions Associated with the Small Business Loan Programs**

I have heard there is some disparity in access where small businesses, unless they are a client of the larger banking institutions (Wells Fargo, Bank of America and Chase, etc.) have difficulty in accessing small business loan applications and any other financial assistance due to COVID-19. I have also heard community banks and credit unions are not allowed to participate in assisting small business clients with application processes associated with COVID-19 financial relief.

I would appreciate if such could be verified. What are some examples of small businesses that may have a banking relationship with one of the larger banks versus small business that has no such access to larger banking institutions?

Please provide your findings by April 17, 2020.

CHH/anc

c: The Honorable Chairman and Members, Pima County Board of Supervisors  
Jan Leshner, Chief Deputy County Administrator