

AG E N D A

E.C.I.A. BUSINESS GROWTH, INC. **BOARD OF DIRECTORS MEETING**

DATE: Wednesday, January 14, 2026
TIME: 12:00 PM MEETING
PLACE: Zoom Only

<https://us06web.zoom.us/j/89061891363?pwd=w8r1imQy2OrkOPnO0bbyeNLILyRk8X.1>

Meeting ID: 890 6189 1363

Passcode: 608564

Phone-1-312-626-6799

1. CALL TO ORDER
2. APPROVAL OF JANUARY 14, 2026, BUSINESS GROWTH AGENDA
3. APPROVAL OF MINUTES & SECRETARIAL NOTES OF NOVEMBER 12, 2025, MEETING (ENCL 1)
4. “Closed session” - discussion of pending loan applications or proposals pursuant to Iowa Code Section 21.5. (Anticipated closed session to start approximately 12:05 P.M. and anticipated to last 60 minutes):
 - 12:05** A. REQUEST FROM VANCE REFRIGERATION LLC, FOR A \$414,000 SBA 504 LOAN TO PURCHASE LAND AND BUILDING IMPROVEMENTS (ENCL 2)
 - 12:20** B. REQUEST FROM LLOYD HOLDINGS, LLC, FOR A \$598,000 SBA 504 LOAN TO PURCHASE LAND, BUILDING IMPROVEMENTS, AND EQUIPMENT (ENCL 3)
 - 12:35** C. REQUEST FROM GREATER DUBUQUE IMPACT INVESTMENTS FUND, FOR A \$1,500,000 BROWNFIELD RLF LOAN FOR ENVIRONMENTAL REMEDIATION (ENCL 4)
 - 12:45** D. REQUEST FOR ADDITIONAL FUNDS FROM EAGLE VIEW STORAGE LLC/WILDWOOD FLOORS OF EASTERN IOWA, INC, OF \$17,000 FOR A TOTAL \$298,000 SBA 504 LOAN TO PURCHASE REAL ESTATE AND BUILDING CONSTRUCTION (ENCL 5)
 - 12:55** E. RECEIVE/FILE 9/30/2025 STATUS OF LOAN PORTFOLIO (ENCL 6)
5. RECEIVE/FILE 9//30/2025 LENDER PORTAL REPORT (ENCL 7)
6. RECEIVE/FILE 9/30/2025 FINANCIAL STATEMENTS (ENCL 8)
7. REVIEW/ACTION ON INTERNAL CONTROL POLICY (ENCL 9)
8. REVIEW/ACTION ON LOAN POLICY AND OPERATIONS MANUAL (ENCL 10)
9. OTHER BUSINESS
10. ADJOURNMENT

PLEASE CALL OR E-MAIL OUR OFFICE TO CONFIRM YOUR ATTENDANCE AT THIS MEETING [(563) 556-4166 OR 800-942-4648 OR RSABERS@ECIA.ORG]

Visit the ECIA Website at www.ecia.org

Please contact Matt by MONDAY JANUARY 12, 2026 with any questions concerning the agenda.

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