

SBA APPROVED BANKS

This list of SBA approved, active lenders is non-exclusive, meaning there may be others. We've also indicate banks which are amenable to new customers, or have indicated they may accept new customers in the futures.^[Source]

America First FCU

Headquartered in Utah, this credit union is taking PPP loan applications from business account holders. You can start the application process only [online](#). That said, the credit union says it takes only 15 minutes to [become a business member](#). **Consolidated assets: \$11.7 billion.**

Ameris Bank

[Ameris Bank](#) has branches in Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee and Virginia. It is accepting PPP loan applications only from current account holders at this time. To apply, contact your banker. For more information, this is their [SBA relief website page](#). **Consolidated assets: \$18.2 billion.**

Atlantic Capital Bank

[Atlantic Capital Bank](#) is accepting PPP loan applications from existing customers. If you haven't already, you can begin the process by contacting your Atlantic Capital banker. If you already contacted your banker, you will receive an email with application instructions from ACB_Payroll_Protection@atcapbank.com. (Emails began going out April 3, and continued over the weekend.) For more information, this is their [PPP website page](#). **Consolidated assets: \$2.9 billion.**

Bank Independent [May Accept Non-customers]

Serving Northwest Alabama, this community bank is currently accepting PPP loan applications. It does not say on its site whether it's requiring applicants to be existing customers, though its [expression-of-interest form](#) asks if you are one. **Consolidated assets: \$1.7 billion.**

Bank of America Corporation

[Bank of America](#) is accepting PPP loan applications. To qualify, you must have a small business relationship that predates February 15, 2020. (There was a lending relationship requirement but it has been lifted.) This major bank will only take applications online. You can start the process [here](#). (You'll have to sign into your small business account first.)

Bank of George [May Accept Non-customers]

With two branches in Southern Nevada, the Bank of George (as in George Washington) is a community bank that lends to businesses in more than 30 states. It says on its website that it is participating in the PPP, but does not say whether it is restricting applicants in any way. To inquire, here is its [contact page](#). For updates, check the bank's [COVID-19 website page](#). **Consolidated assets: \$344 million.**

Bank of Hope

Headquartered in Los Angeles, Bank of Hope is the largest Korean American bank in the country. It has 63 branches in California, Washington, Texas, Illinois, New York, New Jersey, Virginia, Georgia, and Alabama. An SBA-preferred lender, the Bank of Hope is currently taking PPP loan applications only from existing customers who either have any type of loan account or have any type of deposit account that was opened as of February 15, 2020. If you meet the criteria and want to apply, contact your primary relationship manager or branch manager. For more information, this is the bank's [PPP website page](#). **Consolidated assets: \$15.7 billion.**

Bank of the West

A subsidiary of French international banking group BNP Paribas, Bank of the West is a regional bank with headquarters in San Francisco, California. It serves the Midwest and West. It is accepting PPP loan applications only from customers who have had a business checking account since February 15, 2020 or earlier. Applications are only [online](#). For more information, go [here](#).

Bankers Trust Company (IA) [May Accept Non-customers In The Future]

With headquarters in Des Moines, Bankers Trust Company is Iowa's largest privately owned bank. It serves Central Iowa; Eastern Iowa; Phoenix, Arizona; Omaha, Nebraska and Sioux Falls, South Dakota. The community bank is accepting applications and does not require applicants to be current customers. That said, it is giving priority to existing customers and local nonprofits in the markets it serves – and it encourages non-customers to

apply with their own banks first. Current customers can email the bank for next steps at paycheckprotectionprogram@bankerstrust.com. For more info, go [here](#). **Consolidated assets: \$5 billion.**

BankUnited

BankUnited is headquartered in Miami Lakes, Florida and serves the Tri-state area (New York, New Jersey and Connecticut) as well as Florida. The bank says on its website that it will prioritize PPP loan applications from existing business customers who are borrowers. Then it will process applications from existing business customers who have a deposit relationship. You can find more information [here](#). **Consolidated assets: \$32.8 billion.**

BBVA USA [May Accept Non-customers In The Future]

[BBVA USA](#) is a subsidiary of the Spanish multinational Banco Bilbao Vizcaya Argentaria. Its headquarters are in Birmingham, Alabama, and it primarily serves Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas. The bank is accepting PPP loan applications through its online portal in anticipation of a second round of PPP funding coming through. To apply, you must have an online account, though it looks like you can open one if you don't have one. (That said, the bank warns that opening an account does not guaranteed that your PPP loan application will be approved.) For more info, go [here](#).

Bell Bank [May Accept Non-customers In The Future]

Though its branches are in North Dakota, Minnesota and Arizona, Bell bank says on its website that it has customers in all 50 states. It also says that it processed 1,300 loans the first week the PPP was open. The Fargo-headquartered bank is accepting applications from new and existing customers, though it is giving priority to its current business customers – and warns that non-customers will experience a significantly delayed response to inquires. For more information, go [here](#). **Consolidated assets: \$6.5 billion.**

Berkshire Bank

The largest regional bank with headquarters in Massachusetts, Berkshire Bank operates in New England and the Mid-Atlantic. Specifically, it has offices in Connecticut, Massachusetts, New Jersey, New York, Pennsylvania, Rhode Island and Vermont. Its website says that it is accepting PPP loan applications from its small business customers. To apply, fill out this [form](#). You can send questions to sbPPP@berkshirebank.com or

call (800) 773-5601. Check for any updates [here](#). **Consolidated assets: \$13.2 billion.**

Branch Banking & Trust (BB&T)

With its 2019 merger with SunTrust Banks, Branch Banking & Trust (BB&T), now officially the Truist Financial Corporation, is the eighth largest bank in the country. It operates in 15 states: North Carolina, South Carolina, Virginia, Maryland, West Virginia, Kentucky, Tennessee, Georgia, Florida, Alabama, Indiana, Texas, New Jersey, Ohio and Pennsylvania – plus Washington, D.C. The bank is currently accepting PPP loan applications only from existing BB&T and SunTrust business deposit and loan clients. To apply, sign up [here](#), and BB&T (Truist) will email you a link to its application portal.

Byline Bank

With headquarters in Chicago, Byline Bank is a community bank that serves the Windy City and Milwaukee. It is currently processing PPP loan applications only from existing customers. If you are a customer and wish to apply, you can submit your information [here](#). A bank representative will contact you with next steps, though the bank requests you to be patient. For updates, check [here](#). **Consolidated assets: \$5.5 billion.**

Cadence Bank

[Cadence Bank](#) is a regional bank with eight branches in Alabama, Florida, Georgia, Mississippi, Tennessee and Texas. Its parent company, Cadence Bancorporation, is in Houston, while the bank's headquarters are in Birmingham. Cadence Bank is currently limiting PPP loan applications to existing business clients. To apply, contact your relationship manager, who will provide access to the online loan application portal. You can find additional information, [here](#). **Consolidated assets: \$17.8 billion.**

Capital One

This major bank is continuing to accept online PPP loan applications in anticipation of the SBA program getting more money. To apply, you must have a business checking or small business savings account with [Capital One](#) as of February 15, 2020. If you haven't already applied, it says to log into your account, where you can request that the bank contact you. For more information and updates, go [here](#).

Capitol Federal Savings Bank

Headquartered in Topeka, Kansas, Capitol Federal Savings Bank primarily serves Kansas, including the greater Kansas City metro area (so parts of Missouri, too). It is accepting PPP loan applications only from existing business customers. If you have a current business relationship with Capitol Federal, you can start the application process by emailing your business name, contact name and contact information to the bank at commlenders@capfed.com. Go [here](#) for more info. **Consolidated assets: \$9.3 billion.**

Cathay Bank [May Accept Non-customers]

With roots in Los Angeles, [Cathay Bank](#) has 60 branches across the U.S., a branch in Hong Kong and three representative offices in China. It is currently processing the applications it has received, but does not say whether it is accepting new applications and what its requirements are. For updates, here is its [COVID-19 page](#). **Consolidated assets: \$18.1 billion.**

Celtic Bank [May Accept Non-customers In The Future]

Headquartered in Salt Lake City, Utah, Celtic Bank specializes in small business finance. It has ranked as a top 10 SBA lender nationally since 2013. The bank is currently accepting PPP loan applications from new and existing customers in anticipation of a second round of PPP funding being approved. To start the application process, go [here](#). **Consolidated assets: \$1 billion.**

CenterState Bank [May Accept Non-customers]

CenterState Bank is a community bank that has branches in Florida, Georgia and Alabama. According to its website, it is processing the applications it has received in anticipation of a second round of PPP funding. But it is not accepting new PPP loan applications at this time. If you have questions or want to discuss other Small Business Administration (SBA) loan options, the bank recommends contacting your [relationship manager](#) or emailing one of its [SBA Bankers](#). For updates, check [here](#). **Consolidated assets: \$17.1 billion.**

Centerstone SBA Lending [May Accept Non-customers In The Future]

This non-bank SBA-approved lender was accepting PPP loan applications from new and old customers, but its PPP page seems to be down. To begin the application process with this Los Angeles company (once the page is up again), go [here](#).

Citibank

The major bank is still processing and accepting PPP loan applications in anticipation of the SBA program receiving more funding. It is taking them only from existing small business banking clients. You can find more information and updates [here](#).

Citizens Bank [May Accept Non-customers]

At this time, [Citizens Bank](#) is accepting PPP loan applications in anticipation of more PPP funding becoming available. From its website, the New England bank does not appear to be requiring that applicants be current customers. For more information and to apply, go [here](#).

Citizens Bank (WI)

With 12 offices in Waukesha and Walworth Counties, this community bank serves Wisconsin. It is accepting PPP loan applications from customers who have had a banking relationship with it on or before March 13, 2020. To apply, go [here](#).

Comerica Bank

[Comerica Bank](#) is currently setting up its PPP application process. When it is up and running, Comerica will only accept online applications from current business customers who have a Comerica business checking account. For updates, here is the bank's [COVID-19 update page](#), where you can find details about the paperwork that will be required.

Commonwealth Business Bank [May Accept Non-customers]

A full-service commercial bank, Commonwealth Business Bank serves California and Texas, with its headquarters in Los Angeles. It is a member of the SBA's Preferred Lender Program and can obtain SBA loan approval on the same day. As of April 2, 2020, the bank says on its site that it is still waiting for SBA guidance for PPP loans. That said, it also says to email applications and inquiries to ppp@cbb-bank.com. It does not say whether or how it will impose any restrictions on applicants. Check [here](#) for updates and to get the application form.

Community Reinvestment Fund, USA (CRF) [May Accept Non-customers]

The national non-profit organization is a non-bank SBA-approved lender that supports mission-driven organizations in historically underinvested communities. It has temporarily halted taking inquiries about PPP loans. Once its online application is available, it will email people who have already submitted an inquiry. If you haven't already submitted one, check [here](#) for updates for when the application will be available.

Community Trust Bank [May Accept Non-customers]

Though this community bank is a top SBA lender, its website doesn't mention the PPP. If you are interested in contacting it to inquire, here's its [website](#). The bank operates throughout Kentucky and also in West Virginia and Tennessee. **Consolidated assets: \$4.3 billion.**

Customers Bank [May Accept Non-customers In The Future]

Customers Bank is accepting PPP loan applications from both existing customers and non-customers nationally. Its application process is fully online. The Pennsylvania-based community bank has branches in Pennsylvania, New York, Rhode Island, Massachusetts, New Hampshire, New Jersey, Illinois and Washington, D.C. You can find more information and start the application process [here](#). **Consolidated assets: \$11.5 billion.**

Dacotah Bank [May Accept Non-customers]

Though Dacotah Bank is an SBA Preferred Lender, its [website](#) does not provide specifics about whether it is accepting PPP loan applications at this time or if it requires applicants to be existing customers. If you'd like to inquire, you can find contact information for the Aberdeen, South Dakota-based bank here. Dacotah bank operates branches in South Dakota, North Dakota and Minnesota. **Consolidated assets: \$2.7 billion.**

DR Bank [May Accept Non-customers In The Future]

This Connecticut bank emailed us that they are accepting PPP loan applications from non-customers nationally. Interested borrowers can find more information [here](#). Once you email your application to SBAapplications@drbank.com, a bank representative will contact you for further required documents. If you have questions, you can contact the bank at (800) 361-5363 or sbaapplications@drbank.com.

EagleBank [May Accept Non-customers]

An SBA Preferred Lender, this community bank serves Washington DC, Maryland and Virginia. At this time, it is advancing the applications it has received and is not accepting new ones. Its website is not clear as to whether it was or will limit applications to existing customers. For updates, go [here](#). **Consolidated assets: \$9 billion.**

East West Bank [May Accept Non-customers]

With headquarters in Southern California, [East West Bank](#) operates more than 125 locations worldwide, including in California, Georgia, Massachusetts, Nevada, New York, Texas and Washington. It has halted accepting new applications until the next round of PPP funding is approved. Its website is not clear on whether it will accept applications from new customers (it previously said it may once it processes applications from current customers). For more information and updates, check [here](#). **Consolidated assets: \$44.2 billion.**

Embassy National Bank

With its emphasis on serving the communities in Lawrenceville, Duluth, Suwanee and Norcross, Georgia, Embassy National Bank is accepting PPP loan applications only from existing customers. You can find the application and instructions [here](#).

Falcon National Bank [May Accept Non-customers]

Falcon National Bank has headquarters in St. Cloud, Minnesota, and branches in Foley, Ham Lake, Isanti and Richmond. It has information about the PPP on [its website](#), but not about its specific application process. The bank says to [contact](#) it for more information.

Fifth Third Bank

[Fifth Third Bank](#) is currently processing PPP loan applications from current customers. To apply, you must have a Fifth Third online banking profile or be a user of Fifth Third Direct. You can start the process by logging onto to your online business account through 53.com or Fifth Third Direct. The bank says that it will open applications to non-customers later in April. For updates, check [here](#).

FinWise Bank [May Accept Non-customers]

A subsidiary of All West Bancorp, FinWise Bank touts itself as a “financial tech bank with a community heart.” It has offices in Sandy and Murray,

Utah, and in Rockville Centre, New York. Though it is an SBA lender, it does not have any mention of the PPP on its [site](#). If you want to inquire, you can find contact information [here](#).

First American Bank (NM) [May Accept Non-customers In The Future]

This local independent community bank primarily operates branches in New Mexico. Its website says that it has helped more than 600 businesses receive a total \$123 million in loans. The bank says for small businesses in need of financial assistance, presumably in its community but not necessarily existing customers, to contact them to apply for a PPP loan. For more information, go [here](#).

First Bank

First Bank, which also goes by 1STBank, is based in Colorado. It has locations in the Southwest, specifically in Colorado, Arizona and California. The bank is accepting PPP loan applications only from current business customers who have had their accounts prior to April 1, 2020. If you are a business customer who opened your account after that date or are a personal account holder who will be opening a new business, you can email the bank at SBAPPPCustomerService@efirstbank.com. Eligible business customers can find more information and apply [here](#). **Consolidated assets: \$19.9 billion.**

First Chatham Bank [May Accept Non-customers]

Though First Chatham Bank is an SBA lender, it does not mention the PPP on its [website](#). If you want to inquire, it looks like SBA loan-related questions can be sent to Scott Gilman, who can be reached at sgilman@firstchatham.com or (757) 625-1033.

First Citizens Bank

First Citizens Bank (officially First-Citizens Bank & Trust Company) is accepting PPP loan applications from existing business customers. To apply, contact your local banker. For more information, here is the bank's [site](#). The bank serves 18 states and the District of Columbia, with a focus on the Southeast, Southern California and Washington. **Consolidated assets: \$39.8 billion.**

First Commonwealth Bank [May Accept Non-customers In The Future]

Though First Commonwealth Bank is currently processing the loan applications it has received and is not accepting new ones until the second round of PPP funding is approved. It was accepting PPP loan applications from non-customers, though it was giving priority to its existing business customers. If you are a customer, you will need to contact your [local banker](#) to apply (once the program reopens). New and old customers can get updates [here](#). This SBA-Preferred Lender primarily serves Western and Central Pennsylvania and Canton and Columbus, Ohio. **Consolidated assets: \$8.3 billion.**

First Federal Bank of the Midwest

As its name suggests, this bank operates in Midwestern states: Ohio, Indiana and Michigan. It is accepting applications from current customers only. For more information, go to the Defiance, Ohio-headquartered bank's site [here](#).

First Financial Bank

An SBA Preferred Lender, First Financial Bank has halted taking new PPP loan applications until the SBA's coffers are replenished. When the Cincinnati-headquartered regional bank recommences accepting applications, it will take them only from business loan and business deposit customers. Once the program reopens, you can apply if you are a current business customer [here](#). For more information and updates, check [here](#).

First General Bank [May Accept Non-customers]

With five offices, First General Bank primarily serves the Chinese community in California. Though it's an SBA lender, it doesn't mention PPP loans on its [site](#). If you want to make an inquiry, here is [contact information](#) for the bank.

First Home Bank [May Accept Non-customers]

A top 10 SBA lender in the country, First Home Bank has suspended accepting PPP loan applications until the SBA program receives more funding. Sign up [here](#) for the Florida-based community bank to notify you when it resumes its program. Or you can check for updates [here](#).

First Horizon Bank [May Accept Non-customers]

First Horizon Bank is accepting applications in anticipation of the SBA receiving another round of funding. Its website is not clear, though, on whether it will work with new customers. To find out more, go [here](#).

First IC Bank

With headquarters in Doraville, Georgia, First IC Bank primarily serves the Korean community in the Metro Atlanta area – plus Texas, New Jersey and New York. It is accepting PPP loan applications from existing customers. To apply, go [here](#).

First National Bank of Alaska [May Accept Non-customers]

This community bank has headquarters in Anchorage and operates branches throughout the state. It has stopped accepting PPP loan applications. On its site, it's not clear if it was or will restrict applicants to current customers. For updates and more information, go [here](#). **Consolidated assets: \$3.8 billion.**

First National Bank (of Pennsylvania) [May Accept Non-customers]

Based in Pittsburgh, First National Bank is currently processing PPP loan applications it has received, but not accepting new ones until the SBA program receives more funding. The bank was inviting customers located within its footprint (Pennsylvania, Ohio, Maryland, West Virginia, Virginia, Washington D.C., North Carolina and South Carolina) to apply. The bank was also accepting applications from non-customers, but you must first schedule an appointment with a bank relationship manager. You can find more information [here](#). **Consolidated assets: \$34.5 billion**

First Savings Bank [May Accept Non-customers]

An SBA certified approved lender, First Savings Bank is accepting PPP loan applications. On its website, it does not specify restrictions regarding who it will accept applications from. That said, the bank operates in South Dakota, New Mexico, Nevada, Nebraska, Texas and Arizona. You can find more information [here](#).

First Security Bank [May Accept Non-customers]

This community bank operates throughout Arkansas. It is accepting PPP loan applications and may not be restricting borrowers to current customers (the site doesn't mention any restrictions). For more information, go [here](#). **Consolidated assets: \$5.8 billion.**

1st Source Bank [May Accept Non-customers]

With branches in Indiana and Michigan, 1st Source Bank is a seven-time SBA Gold Level Community Lender of the Year. Its website says that it has processed 2,000 applications for roughly \$554 million dollars so far. Existing customers may email their applications to their bankers, but non-customers should wait until the bank announces on its website that it is accepting applications from them. Check [here](#) for updates. **Consolidated assets: \$6.6 billion.**

Five Star Bank

Five Star Bank is accepting [online applications](#) now. To qualify, you must have a Five Star Bank business checking account. If you don't have an account, you can open one by setting up an appointment at one of its [50 branches across the country](#). The Warsaw, New York-based bank is requesting that customers not send or bring documents to their branch or business banking relationship manager unless requested. Here is its [update page](#). **Consolidated assets: \$4.3 billion.**

First Western SBLC [May Accept Non-customers In The Future]

First Western SBLC (whose parent company is PMC) is a non-bank SBA lender that was accepting PPP loan applications from new and old customers. At this time, though, it is not taking new applications from anyone. Once the PPP receives another round of funding, you can apply for a loan with the SBA Preferred Lender [here](#).

Fountainhead SBA [May Accept Non-customers In The Future]

Fountainhead SBA was accepting PPP loan applications from small business owners whether they had or didn't have an existing relationship with the national non-bank business lender. But it has paused its program while waiting for the SBA to receive additional funding. For updates, go [here](#).

Frost Bank

[Frost Bank](#) is a regional bank with headquarters in San Antonio, and branches throughout Texas. It is currently accepting PPP loan applications from existing customers who have a business checking account. To apply, you'll need an online checking account. Once you log on, you'll see where to upload your application and other required documents. If you are a business checking account customer who does not have online access, you'll need to bring a completed application and required documentation to a Frost Bank

motor bank near you. You can find the application and list of required documents [here](#). **Consolidated assets: \$34.1 billion.**

Fulton Bank

Fulton Bank serves Pennsylvania, New Jersey, Maryland, Delaware and Virginia. It is currently accepting PPP loan applications only from existing business customers. For more information, including the link to the application portal, go [here](#). **Consolidated assets: \$21.8 billion.**

Hana Small Business Lending [May Accept Non-customers]

Hana Small Business Lending has headquarters in Los Angeles and a branch in New York. Though it is a nationwide SBA 7(a) lender with Preferred Lender status, the company does not say whether it is accepting PPP loan applications. If you want to ask, here is the company's [contact page](#).

Hanmi Bank [May Accept Non-customers]

This Korean American community bank has halted accepting PPP loan applications until the SBA program receives more funding. The Los Angeles-based bank does not say on its [website](#) that it is limiting applicants to existing customers, but it also does not provide a lot of details about how to apply. To find out how to apply and whether you're eligible, [contact](#) the bank. Its California loan production offices (LPOs) are in Los Angeles, Fremont and Fullerton – plus it has LPOs in Colorado, Texas, Washington and Virginia. **Consolidated assets: \$5.5 billion.**

Harvest Small Business Finance [May Accept Non-customers In The Future]

With headquarters in Laguna Hills, California, Harvest Small Business Finance is a non-bank lender that serves small business borrowers who have traditionally been ignored by large, regional, and community banks. It is currently accepting PPP loan applications from existing and new customers. To apply, go [here](#).

Home Bank [May Accept Non-customers]

Though this Lafayette, Louisiana-headquartered bank is an approved SBA lender, it does not mention the PPP on its website. If you'd like to inquire, here is the bank's [contact page](#). Home Bank is a nationally chartered bank with branches in Southern Louisiana and Western Mississippi. **Consolidated assets: \$2.2 billion**

HomeTrust Bank

Community bank HomeTrust Bank was taking PPP loan applications from existing customers but has temporarily stopped. The Asheville, North Carolina-headquartered bank will update its [website](#) when it is accepting online applications again. **Consolidated assets: \$3.5 billion**

IncredibleBank

This community bank has 15 locations in Wisconsin and Michigan's Upper Peninsula. It is currently processing the PPP loan applications of its existing customers and is not accepting new applications. In the event that it starts accepting new applications, Incredible Bank recommends filling out the "Get Started" form [here](#), and it will contact you when it has new information.

Independent Bank

Independent Bank is headquartered in Grand Rapids, Michigan, with 82 branches in rural and suburban Michigan. It is currently restricting PPP loan applications to current customers. For updates, check [here](#). **Consolidated assets: \$3.6 billion.**

Intuit QuickBooks [May Accept Non-customers In The Future]

Like PayPal and Square, Intuit QuickBooks is a newly SBA-authorized lender. The accounting software company is recommending that business owners submit their PPP loan applications in the event that the SBA program receives more funding. It is currently accepting applications from Payroll customers, but expects to accept them from new customers soon. Get more information [here](#).

JPMorgan Chase Bank

The major bank is processing the PPP loan applications it has received, but is not accepting new ones. When it was accepting applications, you had to have an existing Chase business checking account that's been active since February 15, 2020 to be eligible. You'll need to sign into your account to apply. For updates, go [here](#).

KeyBank [May Accept Non-customers]

As a top-10 SBA lender, [KeyBank](#) serves a large swath of the country: 25 states plus Washington DC. It says on its [website](#) that it is not accepting new

applications until the PPP program receives more funding. It does not mention requiring applicants to be existing customers. For updates, go [here](#).

Live Oak Banking Company

[Live Oak Bank](#) was taking PPP applications from existing loan customers but is no longer accepting new applications. If you are an existing customer, the nationwide bank says to contact your business analyst for more information. If you are not an existing customer, you can sign up for notifications [here](#). **Consolidated assets: \$4.8 billion.**

Manufacturers and Traders Trust Company (M&T)

With headquarters in Buffalo, New York, Manufacturers and Traders Trust Company (M&T) operates branches in New York, New Jersey, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, Washington, D.C., and Connecticut. It is accepting PPP loan applications from business checking account holders who have had their accounts since February 15, 2020, or earlier. To apply, go [here](#).

Mascoma Bank

This New Hampshire community bank is accepting PPP loan applications from existing customers. You'll have to apply online and have a business checking account to receive funds. You can find more information [here](#). The bank helps underserved communities through its subsidiary, [Mascoma Community Development](#).

Meadows Banks

Meadows Bank has headquarters in Las Vegas and three other branches in Nevada and one in Phoenix, Arizona. Though the community bank is an SBA Preferred Lender, it does provide details on its [site](#) about its PPP application process or whether it is requiring applicants to be existing customers. If you'd like to inquire, you can find contact information [here](#).

Metro City Bank [May Accept Non-customers In The Future]

Based in Doraville, Georgia, Metro City Bank has stopped accepting new PPP loan applications until more funds are available. It was not restricting applicants to existing customers. That said, the Korean-American bank with branches in Georgia, Alabama, Virginia, New Jersey, New York and Texas,

cautions on its website that it may not be able to process and fund all applications. For updates, go [here](#).

Midwest Regional Bank [May Accept Non-customers]

One of the largest SBA lenders in Missouri, Midwest Regional Bank also has offices in Arizona, Colorado, Florida and Texas. Its website is not updated, though, with specifics on how to apply for a PPP loan with them. Instead, its customer representative said to call or email the SBA loan officer or bank officer at your [local branch](#).

Mountain Pacific Bank [May Accept Non-customers]

Though this community bank is an SBA Preferred Lender, it does not mention the PPP on its site. To inquire, you can find contact info for the bank's SBA administrator and officer [here](#) (scroll down). Based in Washington, Mountain Pacific bank says that its focus is on serving professionals small businesses in Snohomish, Skagit and King Counties.

MUFG Union Bank [May Accept Non-customers]

MUFG Union Bank gets its first initials from parent company Mitsubishi UFJ Financial Group. Going by the name Union Bank, the bank has 398 branches in California, Washington and Oregon. Though it is a Preferred SBA lender and the third most active SBA 7(a) lender in California, according to 2018 data, the bank does not have any information about applying for a PPP loan on its site. It does, however, say that applicants will keep their place in line should the SBA receive more funding. If you want to inquire, you can find a local banker [here](#).

NewBank [May Accept Non-customers]

With two branches in New York and three in New Jersey, NewBank has won the Pinnacle award from the SBA for six consecutive years. Still, the Korean-American community bank does not have information on its website about whether it is participating in PPP. If you'd like to call the bank to ask, the number is (718) 353.8100. Alternately, you can send a message through its [website](#).

Newtek Small Business Finance [May Accept Non-customers In The Future]

Newtek is currently taking applications in anticipation of the PPP getting another round of funding. To begin the process, you'll have to [sign up here](#).

You'll be notified via email when a specialist is assigned to you and how to contact them. You'll also be given directions about certain forms and documents. The business solutions company urges applicants to be patient.

Northfield Savings Bank [May Accept Non-customers In The Future]

As its name suggests, Northfield Savings Bank is based in Northfield, Vermont. It is accepting applications from new and current customers, though it is giving priority to current ones. For more information and to apply, go [here](#). **Consolidated assets: \$1.1 billion.**

Northwest Bank [May Accept Non-customers]

With headquarters in Warren, Pennsylvania, [Northwest Bank](#) operates branches in central and western Pennsylvania, western New York and eastern Ohio. It is accepting PPP loan applications, but appears to be giving precedence to current business customers. To apply for a PPP loan, the banks says to contact your business banker or relationship manager. But it says that non-Northwest Bank customers can contact the bank at 877-672-5678. For updates, check [here](#).

Open Bank [May Accept Non-customers]

Open Bank is a Korean-American bank that primarily operates in California with a branch also in Carrollton, Texas. Its headquarters are in Los Angeles . Though the bank specializes in SBA 7(a) loans, it does not currently have information on its website about PPP loans. To make an inquiry, contact one of the bank executives [here](#).

Pacific City Bank [May Accept Non-customers]

Pacific City Bank is a community bank with headquarters in Los Angeles, California. It focuses on the Korean-American community. Its [website](#) says that it has been accepting PPP loan applications, but does not give specifics. If you'd like to call the SBA department, the phone number is (213) 210-2070.

Pacific Western Bank [May Accept Non-customers]

Pacific Western Bank is a commercial bank based in Beverly Hills, California. It primarily has branches in California, plus one office in Denver, Colorado, and one in Durham, North Carolina. The bank has halted accepting new PPP loan applications until the SBA receives more funding. That said, the bank was not clear before on whether it is limiting applicants to existing

customers. (It says "clients and borrowers" on its [site](#).) For steps on how to apply, the bank says to [contact](#) your Pacific Western Bank relationship manager. **Consolidated assets: \$26.7 billion.**

Patriot Bank [May Accept Non-customers]

Based in Stamford, Connecticut, Patriot Bank is a community and commercial bank. It serves Connecticut and New York. The bank has a [coronavirus update page](#) on its site, but does not specifically mention the PPP. Instead, it says for customers financially affected by the pandemic to call (888) 728-7468 to discuss their needs.

PayPal [May Accept Non-customers In The Future]

The online payment service has received approval from the SBA to provide PPP loans. It is currently accepting new applications in anticipation of the SBA program receiving more funding. To learn more and apply, go [here](#).

Peapack-Gladstone Bank

The New Jersey commercial bank is accepting PPP loan applications only from existing customers. In fact, if you are a non-customer and have submitted an application, it highly recommends that you resubmit your application to another lender. Customers who want to apply should contact their private banker or [local branch](#). You can find more information [here](#). **Consolidated assets: \$5.2 billion.**

Peoples Bank [May Accept Non-customers In The Future]

This community bank with locations in Ohio, West Virginia and Kentucky was accepting PPP loan applications both from existing and new customers. It says on its [site](#) that as of April 16, it has helped more than 2,350 business clients obtain SBA authorization for PPP loans totaling \$422 million. It appears to have stopped accepting new applications until the SBA's coffers are replenished. Once it opens its program again, current customers can apply by contacting their dedicated business banker. If you are new to the bank, contact a [local branch manager](#). **Consolidated assets: \$4.4 billion.**

Pinnacle Bank

[Pinnacle Bank](#) started in Nebraska and now serves a total seven states with 151 locations. On its website, it says it is accepting applications for PPP loans, giving existing customers priority. The bank encourages non-customers to apply elsewhere. If you are an existing customer with an

operating account, you can download the application and get more information [here](#). For assistance with your application, [contact](#) your local bank representative. **Consolidated assets: \$5.3 billion.**

Poppy Bank [May Accept Non-customers]

Headquartered in Santa Rosa, California, Poppy Bank has branches throughout the Golden State. Though it is an SBA 7(a) lender, it does not provide any information about PPP loans on its site. If you'd like to make an inquiry, the customer service line is (888) 636-9994. Or you can email or call a loan officer found [here](#). **Consolidated assets: \$2.5 billion.**

PNC Bank

With its parent company based in Pittsburgh, [PNC Bank](#) operates in 19 states and the District of Columbia with 2,459 branches. It is processing the PPP loan applications it has received but no longer taking new ones. When the bank was accepting applications, it required applicants to be current business banking clients. To apply, you must have an online account. You can [enroll here](#). If you are a client with more than \$5 million in revenue, though, the bank says to fill out a [contact form](#), and a PNC representative will contact you.

PromiseOne Bank [May Accept Non-customers]

Though this community bank that primarily serves Georgia, with a new branch in Houston, Texas, is an SBA lender, it does not mention the PPP on its [site](#). To inquire, you can contact PromiseOne Bank at 678-385-0826 or SBA@promiseone.bank.

Quantum National Bank [May Accept Non-customers]

Headquartered in Suwanee, Georgia, Quantum National Bank is a community bank with two branches in Milton and Atlanta. It has the Preferred SBA Lender designation, and its website provides a chart on how to decide whether to apply for a [PPP loan or an Economic Injury Disaster Loan \(EIDL\)](#). But the bank does not provide details about its PPP loan application process or whether it is restricting applicants to current business customers. The phone number for general inquiries is (800-533-6922). For updates, check [here](#).

Readycap Lending [May Accept Non-customers In The Future]

A subsidiary of New York-based Ready Capital, Readycap Lending is an approved non-bank SBA Preferred Lender. With regional offices throughout the country, it was accepting PPP loan applications, but has stopped since the program ran out of money. Once the program receives more funding, you can start the application process [here](#). Or find more information on its [site](#).

Regions Bank

With headquarters in Birmingham, Alabama, [Regions Bank](#) serves the South, Midwest and Texas. The bank is accepting PPP loan applications only from customers who established a banking relationship on or prior to March 1, 2020. To apply, you'll need online banking credentials. If you are an existing Regions customer but don't have an online account, you can enroll [here](#). If you have an online account already, you can apply [here](#). To know if Regions will open applications to non-customers, you can look for updates [here](#).

Republic Bank [May Accept Non-customers In The Future]

Philadelphia-based [Republic Bank](#) is accepting PPP loan applications from current customers and non-customers in neighboring counties of Pennsylvania, New Jersey and New York. You can find the application and directions [here](#). If you have any questions, you can contact the lending team at 888.875.2265 or email them at SBALoans@myrepublicbank.com. Completed applications and required documents should also be emailed to SBALoans@myrepublicbank.com.

Royal Business Bank [May Accept Non-customers]

Though Royal Business Bank is an SBA Preferred Lender, the Chinese American bank does not mention the PPP on its [website](#). To make an inquiry, contact the SBA manager, SVP Edward Cho at (213) 533-7953 or edwardcho@rbbusa.com. The Los Angeles-based bank operates branches in California, Nevada and New York.

Seacoast Commerce Bank [May Accept Non-customers In The Future]

Winnsboro, South Carolina-headquartered Seacoast Commerce Bank is the 10th largest SBA lender in the nation, according to its [website](#). It has stopped accepting new PPP loan applications since the SBA program ran out of money. It was doing so through its partner Kabbage, Inc., a data and technology company, and it was not restricting applicants to existing customers. For updates, go [here](#).

Seacoast National Bank [May Accept Non-customers]

Based in Stuart, Florida, Seacoast National Bank operates only in the Sunshine State. As an SBA-approved lender, it has halted accepting PPP loan applications until the SBA program receives more funding. The bank did not specify on its [website](#) whether applicants have to be existing customers. Once the bank starts accepting applications again, you should contact your local Seacoast SBA expert or commercial banker to apply. Check for updates [here](#). **Consolidated assets: \$7.1 billion.**

Shinhan Bank America [May Accept Non-customers]

Though this subsidiary of the Korean company is an SBA Preferred Lender, Shinhan Bank America does not mention the PPP program on its website. If you wish to inquire, you can find contact information [here](#). The bank primarily operates in the New York – New Jersey area, with branches also in California, Georgia and Texas. **Consolidated assets: \$1.6 billion.**

Square [May Accept Non-customers]

The fintech company received approval from the SBA to provide PPP loans right around when the SBA's funding ran out. Square, which is working in partnership with Celtic Bank, is not accepting applications, but once it is, it will notify its merchants through its dashboard. The company invites businesses that are not yet members to sign up for updates. It says non-members may be eligible to apply for PPP loans. You can find more info and updates [here](#).

Stearns Bank [May Accept Non-customers In The Future]

With branches in Minnesota, Florida, and Arizona, Stearns Bank is headquartered in St. Cloud, Minnesota. It is currently providing a letter to send to your Congresspeople to express the need for more funding for the PPP – and suggested changes to improve the program. It's not clear whether the bank is still accepting new loan applications. But when it was, it did not appear to be restricting applicants to existing customers. To apply, go to its [application portal](#), where you'll have to upload your completed application and other documentation. For more information, go [here](#). **Consolidated assets: \$2.3 billion.**

Stockman Bank

With branches throughout Montana, Stockman Bank is the state's largest agricultural bank and an SBA Preferred Lender. It is currently processing

applications and accepting new ones, but only from existing business customers. For more information, go [here](#). **Consolidated assets: \$4 billion.**

Stone Bank [May Accept Non-customers]

Though this Arkansas bank is an SBA Preferred Lender, it does not mention the PPP on its site. To inquire, you can find Stone Bank branch information [here](#) and officers in its SBA division [here](#) (scroll to the bottom).

Sunflower Bank

This SBA Preferred Lender says that it has received enough interest regarding PPP loans that it expects to reach its capacity to lend under the program. In other words, the Denver-based bank is no longer taking applications. Check [here](#) for updates in case the situation changes. Sunflower Bank, which goes by First National 1870 in New Mexico and El Paso, Texas, operates in Colorado, New Mexico, Texas, Arizona and Kansas. **Consolidated assets: \$4.2 billion.**

Synovus Bank

Based in Columbus, Georgia, [Synovus Bank](#) operates 300 locations across the Southeast. It is accepting digital applications only from existing business customers with a business checking account. If you are an existing customer who does not have a business checking account, you should contact your Synovus banker or local branch. To start the application process, you'll need to provide information [here](#). You'll then receive an email with further directions. For updates, check [here](#). **Consolidated assets: \$48.1 billion.**

TCF National Bank [May Accept Non-customers In The Future]

TCF National Bank, which recently merged with Chemical Bank, is accepting PPP loan applications. The bank does not say it is limiting applicants to current customers. You'll find more information [here](#). To start the application process, go [here](#). TCF (which stands for Twin City Federal) primarily operates in Michigan, Illinois and Minnesota. It also has branches in Arizona, Colorado, Ohio, South Dakota and Wisconsin. The Midwest bank says, though, that it conducts business in all 50 states through its specialty lending and leasing businesses. **Consolidated assets: \$46.6 billion.**

TD Bank

TD Bank, with branches in the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida, is not accepting PPP loan applications until the SBA program receives more funding. When the bank was taking applications, it was requiring that applicants have a deposit account at [TD Bank](#), a subsidiary of the Canadian multinational Toronto-Dominion Bank. For updates, go [here](#). **Consolidated assets: \$17.8 billion.**

The Heritage Bank [May Accept Non-customers]

The Heritage Bank is a community bank that is a division of Heritage Southeast Bancorporation. The bank has branches in Southeast Georgia and one in Northeast Florida (Jacksonville). Though it's an approved SBA lender, it does not mention the PPP on its [site](#). To inquire, here is its [contact page](#). **Consolidated assets: \$1.3 billion.**

The Huntington National Bank

The Columbus, Ohio-headquartered bank provided the most SBA 7(a) loans in fiscal year 2018, according to the most recent SBA data. It primarily serves the Midwest: Indiana, Illinois, Kentucky, Michigan, Ohio, Pennsylvania and West Virginia. The Huntington National Bank is currently accepting PPP loan applications only from existing business customers. To apply, you must speak to a business banker, who can be reached at (888) 845-7556. For more information, this is the bank's [COVID-19 relief website page](#).

The Loan Source [May Accept Non-customers In The Future]

This non-bank SBA-approved lender is processing PPP loan applications and accepting new ones. The New York company is taking applications from existing and new customers. Check [here](#) to begin the application process.

The MINT National Bank

The MINT National Bank serves the greater Houston area. The community bank is accepting PPP loan applications from its customers. For the application and instructions, go [here](#).

21st Century Bank [May Accept Non-customers]

Operating in Minnesota, 21st Century Bank is currently processing received requests for PPP loans. The SBA Preferred Lender will announce on its website when it will open the application process again. Check here for [updates](#).

Umpqua Bank [May Accept Non-customers]

[Umpqua Bank](#) has headquarters in Roseburg, Oregon, with additional locations in Idaho, Washington, Oregon, California and Nevada. While the bank has temporarily suspended the acceptance of new applications, it is processing applications in the order they were received. If you are a current Umpqua Bank customer and want to apply for a PPP loan, fill out the [form here](#), and the bank will contact you when it is ready to accept new applications. That said, if you are a non-Umpqua Bank customer, it looks like you can fill out the form, too – though you will not be contacted right away. **Consolidated assets: \$28.8 billion.**

UniBank [May Accept Non-customers]

Though UniBank, a Central Massachusetts-based community bank, is an SBA lender, it does not mention the PPP on its [site](#). To inquire, you can find a business banking officer [here](#).

Union Bank & Trust Company

Headquartered in Lincoln, Nebraska, Union Bank & Trust Company is a state-chartered commercial bank. It is currently taking PPP loan applications only from current customers whose loan, deposit, trust or investment account pre-dates March 1, 2020. For more information, go [here](#).

United Business Bank [May Accept Non-customers In The Future]

With branches in California, Colorado, New Mexico and Washington, United Business Bank is still accepting PPP loan applications from existing business clients and non-customers. For more information, including the application, go to the California-headquartered bank's [website](#). You can also contact Harrison Lee, SVP/SBA regional manager, at hlee@ubb-us.com or at 213.401.3211.

United Community Bank [May Accept Non-customers]

A Southeast regional bank, [United Community Bank](#) operates branches in Georgia, South Carolina, North Carolina and Tennessee. It has temporarily suspended acceptance of PPP loan applications until the SBA program receives more funding. You can fill out a form to express your interest in applying [here](#). The bank does not say whether it will have any restrictions regarding applicants. Check for updates [here](#). **Consolidated assets: \$12.9 billion.**

United Midwest Savings Bank

Based in Columbus, Ohio, United Midwest Savings Bank is the 13th largest SBA lender in the country, based on number of loans. It is currently accepting PPP loan applications only from existing customers, and does not provide any information about its application process on its [site](#). If you wish to contact the bank, the phone number for the large SBA loan division (for loans bigger than \$150,000) is (844) 245-3033 and the number for the small SBA loan division is (844) 211-7897.

U.S. Bank [May Accept Non-customers In The Future]

The fifth largest bank in the country, [U.S. Bank](#) has suspended accepting PPP loan application until the SBA program receives another round of funding. The Minneapolis-based bank was not requiring applicants to be existing customers. That said, it did encourage non-U.S. Bank customers to start with their own banks. For updates, check [here](#).

US Metro Bank [May Accept Non-customers]

With headquarters in Garden Grove, California, US Metro Bank primarily operates in Southern California. It has branches in Anaheim, Los Angeles and Buena Park. Its [website](#) provides [general information](#) about PPP loans, but not about its particular application process. Instead, it says to call Ty Park, SBA manager, at (714) 823-4263.

VelocitySBA [May Accept Non-customers In The Future]

VelocitySBA is one of 14 licensed small business lending companies in the country. With a focus on lending to small businesses, the California company has stopped accepting new PPP loan applications. Check [here](#) for updates.

Wallis Bank [May Accept Non-customers In The Future]

Headquartered in Wallis, Texas, Wallis Bank serves California, Georgia and Texas. The community bank was accepting PPP loan applications from Texas, Southern California and Atlanta metro areas, but has stopped since the SBA program ran out of money. Once the bank reopens its application process, you can find the application and document requirements on its [website](#), where you can also find the email address to send applications and any questions to. From the application documents, it appears that the bank is not requiring applicants to be existing customers. That said, the bank does mention the high demand for loans.

Wells Fargo Bank

[Wells Fargo](#), a major SBA 7(a) lender, is accepting applications in anticipation of the PPP receiving additional funding. To apply, you must be an existing business clients and log into your business or commercial electronic office account. For more information, this is their [PPP website page](#). **Consolidated assets: \$16 billion.**

West Town Bank & Trust

West Town Bank & Trust is a community bank with branches in Cicero and North Riverside, Illinois. According to its website, it is accepting PPP loan applications only from existing customers at this time. To begin the application process, have your account number ready when contacting your local West Town Bank representative. Check [here](#) for any updates.

Zions Bank [May Accept Non-customers]

Founded by Brigham Young, [Zions Bank](#) serves Utah, Idaho and eight other Western and Southwestern states. It is processing applications that it has received, but is not accepting new applications. Initially, only current business customers who have a deposit account (names of applicant and business account holder must match) can apply. But its checklist for applicants includes sections for new customers, who will need to open a business account. For updates, go [here](#).

Source: SmartAsset.com