



As of April 6, 2020, these banks are offering (or will offer) PPP Loans.

Please review the list for those that are accepting applications from existing customers or **non-customers**.

#### **America First FCU**

Headquartered in Utah, this large 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.**

#### **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](#).

#### **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@atlcapbank.com. (Emails began going out April 3, and continued over the weekend.) For more information, this is their [PPP website page](#).

#### **Bank of America Corporation**

[Bank of America](#) is taking PPP loan applications from existing business clients. To qualify, you must have either 1) a small business lending and small business checking relationship with Bank of America as of February 15, 2020 or 2) a small business checking account opened no later than February 15, 2020 and no business credit or borrowing relationship with another bank. 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**

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 implies on its website that it will participate in the PPP, but does not provide instructions at this time. It does say that effective April 6, 2020, it will conduct in-person transactions by appointment only, though drive-through services are available at its Seven Hills office. For updates, here is the bank's [COVID-19 website page](#).

#### **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. It will notify business clients once its online application process is running. You can find more information [here](#).

#### **BBVA USA**

[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 was accepting PPP loan applications through its online portal, but has temporarily closed it. BBVA USA will reopen the portal once it has finished processing the applications it has received, though it does not say whether it is restricting applicants to current customers. For updates, check [here](#).

#### **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](#).

#### **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](#).

### Capital One

This major bank expects to be able to accept online PPP loan applications soon. To apply, you must have a business banking relationship with [Capital One](#) as of February 15, 2020. It recommends checking [their site](#) for updates and for more information about the paperwork that will be required.

### Cathay Bank

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 currently does not have information on its website about PPP loans. For updates, here is its [COVID-19 page](#).

### Celtic Bank

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, giving existing customers priority. To start the application process, complete this [online form](#). In one or two days, you will receive an email directing you to its online application. Check [here](#) for any updates.

### Citizens Bank

At this time, [Citizens Bank](#) is not ready to take PPP loan applications. When it is, it will accept only digital applications through a dedicated process that it is developing. Current business customers, with a loan or deposit relationship, will be given priority and should [sign up here](#) to be put on the email notification list. **Non-customer potential applicants should check for updates [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.

### East West Bank

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 is currently processing PPP loan applications and giving existing business checking account customers priority. It may begin accepting applications from new small businesses and organizations once it has helped its current customers. Contact your East West Bank banker to apply. For more information and updates, check [here](#).

### 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

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](#).

### First Horizon Bank

At this time, First Horizon Bank is testing a small pilot application program. It says it will announce on its [website](#) when it is ready to start accepting online applications from its business customers. If you already signed up for information, you will receive an email with the application packet as soon as it's available. If you want to receive this email, contact your First Horizon banker.

### 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](#).

### 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](#).

### Harvest Small Business Finance

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 not accepting PPP loan applications. Check [here](#) for updates.

### 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.

### 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](#).

### JPMorgan Chase Bank

The major bank is now taking PPP loan applications. To be eligible, you must have an existing Chase business checking account that's been active since February 15, 2020. You'll need to sign into your account to apply. For more information, go [here](#) (though the link to continue is not working). JPMorgan Chase says it is prioritizing applications in order of inquiry submissions.

### KeyBank

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 working on improving its PPP loan application process, but it is accepting applications. It also does not mention requiring applicants to be existing customers. If you've already applied, the Cleveland-based bank says it will contact you with next steps. If you haven't applied yet but are a customer, the bank says to reach out to your KeyBank relationship manager. If you are new to the bank, you can call the customer service line (888) 539-2200. Be forewarned, though, that the wait times are long.

### 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](#).

### Metro City Bank

Based in Doraville, Georgia, Metro City Bank is currently accepting PPP loan applications. **It is 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. To apply, you'll find the application and directions [here](#). Once you have your documents ready, you'll email them to [MCBPPPLoan@metrocitybank.bank](mailto:MCBPPPLoan@metrocitybank.bank).

### Midwest Regional Bank

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](#).

### NewBank

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

Newtek is currently taking applications. 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.

### Northwest Bank

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

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**

Pacific City Bank is a community bank with headquarters in Los Angeles, California. It focuses on the Korean-American community. Though it has an SBA lending program, its [website](#) does not provide any information about whether it is participating in PPP. If you'd like to call the SBA department, the phone number is (213) 210-2070.

### **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.

### **Poppy Bank**

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](#).

### **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 currently taking PPP loan applications from 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.

### **Quantum National Bank**

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 at this time provide details about its PPP loan application process or whether it is restricting applicants to current business customers. It does appear to be accepting applications, though. The phone number for general inquiries is (800-533-6922). For updates, check [here](#).

### **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**

Philadelphia-based **Republic Bank** is accepting PPP loan applications from current customers and business owners 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](mailto:SBAloans@myrepublicbank.com). Completed applications and required documents should also be **emailed** to [SBAloans@myrepublicbank.com](mailto:SBAloans@myrepublicbank.com).  
<https://www.myrepublicbank.com/sba-relief-program-0>  
[https://www.myrepublicbank.com/sites/www.myrepublicbank.com/files/files/COVID-19%20PPP\\_4.pdf](https://www.myrepublicbank.com/sites/www.myrepublicbank.com/files/files/COVID-19%20PPP_4.pdf)

### **Stearns Bank**

With branches in Minnesota, Florida, and Arizona, Stearns Bank is headquartered in St. Cloud, Minnesota. It is currently accepting PPP loan applications, and does 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](#).

### **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](#).

### **TD Bank**

At this time, TD Bank, with branches in the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida, is accepting PPP loan applications only from business customers. To qualify, you must have a deposit account at [TD Bank](#), a subsidiary of the Canadian multinational Toronto-Dominion Bank. You can find the application and instructions [here](#).

### **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](#).

### **Umpqua Bank**

[Umpqua Bank](#) has headquarters in Roseburg, Oregon, with additional locations in Idaho, Washington, Oregon, California and Nevada. Due to high demand, the bank has temporarily suspended the acceptance of new applications. It is processing applications in the order they were received and will contact existing applicants with next steps. If you are a current Umpqua Bank 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.**

### **United Community Bank**

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. On its website, the bank says that it hopes to reopen the application portal soon, though it does not say whether it will have any restrictions regarding applicants. Check for updates [here](#).

### **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**

**The fifth largest bank in the country, U.S. Bank has begun its PPP loan application process and is not requiring applicants to be existing customers.** That said, it encourages non-U.S. Bank customers to start with their own banks. At this time, the Minneapolis-based bank is emailing invitations to apply to business owners who have submitted an inquiry form. It will first contact single-owner businesses: sole proprietorships, S-Corps and LLCs. It will later expand to other types of eligible businesses, independent contractors, multi-owner business and non-profits. You can fill out an [inquiry form here](#). For updates, check [here](#).

### **US Metro Bank**

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**

VelocitySBA is one of 14 licensed small business lending companies in the country. Though the California company's focus is on lending to small businesses, it is not accepting PPP loan applications yet. According to its website, it is waiting for guidance from the Small Business Administration (SBA). Check [here](#) for updates.

### **Wallis Bank**

Headquartered in Wallis, Texas, Wallis Bank serves California, Georgia and Texas. The community bank is accepting PPP loan applications from Texas, Southern California and Atlanta metro areas. 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, announced on April 5, 2020 that is aiming to distribute a total of \$10 billion in PPP funds to small business customers who are nonprofits or small businesses with fewer than 50 employees. It is reviewing loan requests it received online through April 5, and is currently no longer taking applications. If that changes, they will make the announcement on their [PPP website page](#).

### **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**

Founded by Brigham Young, [Zions Bank](#) serves Utah, Idaho and eight other Western and Southwestern states. It says on its website that it will begin accepting PPP loan applications online no later than the afternoon of April 7, 2020. 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](#). <https://www.zionsbank.com/LandingPages/small-business-cares-act/>