



# NORTH TAMPA BAY C H A M B E R

SBA Approved Lenders- Members of the NTBC

- [Central Bank](#)
- [Centennial Bank](#)
- [PNC Wesley Chapel](#)
- [Synovus Bank Wesley Chapel](#)
- [Synovus Banks Trinity](#)
- [Fifth Third Bank](#)
- [MidFlorida Credit Union](#)
- [San Antonio Citizens Federal Credit Union](#)
- [Pilot Bank](#)
- [Wells Fargo Wesley Chapel](#)
- [Wells Fargo Collier Parkway](#)
- [CenterState Bank](#)
- [Axiom Bank](#)
- [First National Bank of Pasco](#)
- [Mid Florida Credit Union](#)
- [Regions Bank- Bruce B Downs](#)
- [Regions Bank Trinity](#)
- [Regions Bank- Commercial Banking](#)
- [Regions- Collier Parkway](#)

Lenders across the Tampa Bay region are working late into the night to process as many applications for the Payroll Protection Program as possible.

The PPP, which is offered through the Small Business Administration, will provide loans to businesses and nonprofits with fewer than 500 employees to continue paying those employees while economic activity is shut down due to the COVID-19 pandemic. The loans are up to 100 percent forgivable depending on how much of the funds go toward payroll and costs like rent.

Banks of all sizes, from national to regional, have received thousands of applications for the program. As a result, some are accepting applications from pre-existing customers only. Here is how some SBA lenders in the Tampa Bay region are handling the process:

- **First Home Bank**: One of the largest SBA lenders in Tampa, the bank announced on its website that it had suspended taking any further PPP loan applications. Earlier in the week, the president of the bank's SBA lending division Tom Zernick said First Home wanted to help as many businesses as possible but said it was a "matter of bandwidth" as to how many could be processed.
- **The Bank of Tampa**: The bank said it would focus on clients but would try to help non-clients if possible.
- **Truist Bank**: In a statement, the bank announced that its program was open to "business and non-profit clients who had an existing business loan or business deposit relationship" with either Truist, SunTrust or BB&T prior to Feb. 15.
- **Valley National Bank**: Chris Kneer, SVP for the bank's SBA division, said Valley would focus on its clients but try to help other clients if it could.
- **Wells Fargo**: It originally reached the \$10 billion cap set by financial regulators for its lending related to PPP on April 5 but had its lending authority narrowly expanded for PPP loans by the Federal Reserve on April 8. According to a statement, the bank is only accepting applications from customers who had a Wells Fargo Business checking account prior to Feb. 15.
- **Centennial Bank**: A spokeswoman for the bank said that applicants do not need to be a client to apply through Centennial, but it was nonetheless recommended that they open a checking account with the bank so that the loan can be processed faster.
- **CenterState Bank**: The bank will service its customers first and is urging them to fill out a form on its website.
- **TD Bank**: TD is currently processing applications from clients, but said it might accept applications from non-clients in the future.
- **Regions Bank**: Taking applications from customers who have been with the bank since at least March 1
- **Bank of America**: Like several other large banks, Bank of America is only accepting applications from clients who had a relationship with the bank prior to Feb. 15. Applicants must have had a small business lending and small business checking relationship as of Feb. 15 or a small business checking account opened no later than Feb. 15, along with no business credit or borrowing relationship with another bank.
- **Fifth Third Bank**: The Cincinnati-based bank is currently servicing clients only, but could work with non-clients later this month if it has the resources available.

- **Synovus Bank:** The bank is taking applications from members only online.
- **Chase Bank:** Applicants must have a business checking account with