

# Active SBA Lenders Located in Arizona

List includes conventional Banks, Credit Unions, Small Business Lending Companies, SBA funded Microlenders, and out-of-state Banks or Credit Unions with a Loan Production Office in Arizona that have provided referral information. Lender credit preferences are subject to change by the participating lender without notice. Please note that some participating lenders prefer no referrals or did not respond to our survey. They may be shown as UNKNOWN (see shaded gray areas below) or not listed and they prefer we do not refer potential borrowers to them – consult with your local SBA office.

LENDER	RECENT ACTIVITY LEVEL	PHONE	PRIMARY PRODUCT	MARKET AREA	LENDER STATUS	SMALL LOANS CODES	SEASONAL LINES OF CREDIT	BUILDER LOANS	CONTRACT FINANCING	Asset-Based & Floor Plans	START-UPS New Businesses	Industry Exception Codes	MIN. LOAN SIZE
1 <sup>ST</sup> BANK YUMA		(928) 217-9945	SBA 7(a) Loans	Yuma County	GP	S	•		•				Unknown
ALLIANCE BANK OF ARIZONA	★	(480) 609-2914	SBA 7(a) Loans	Central AZ – BANK	PLP							F-N	\$50,000
ARIZONA BUSINESS BANK	★	(602) 240-2704	SBA 7(a) Loans	Statewide – BANK	PLP	S	• E					F	\$100,000
ARIZONA CENTRAL CREDIT UNION		(602) 523-8272	SBX Loans	Statewide – Credit Union	GP	S		•					\$25,000
ASIAN BANK OF ARIZONA		(602) 263-8888	SBA 7(a) Loans	City of Phoenix – BANK	GP	•							\$50,000
BANK OF AMERICA		(800) 263-2055	SBX Loans	Statewide – BANK	PLP	S	•					N	\$5,000
BNC NATIONAL BANK	★	(602) 508-3701	SBX Loans	Statewide – BANK	GP	S					L-I	F	\$150,000
BORREGO SPRINGS BANK		(800) 722-5720	SBA 7(a) Loans	Statewide – BANK LPO	PLP	S					L-I		\$150,000
BUSINESS DEVELOPMENT FINANCE CORP		(602) 381-6292	504 Loans	Statewide – CDC	PCLP								\$200,000
CDC SMALL BUSINESS FINANCE CORP		(800) 817-4505	504 Loans	Statewide – CDC	PCLP								\$250,000
CIT SMALL BUSINESS LENDING (SBLC)		(480) 477-5787	SBA 7(a) Loans	Statewide – SBLC LPO	PLP						•	F-C-S-RE Only	\$350,000
COLONIA BANK		(602) 283-1460	SBA 7(a) Loans	Statewide – BANK	PLP	S	•		•		L-I		\$35,000
COMMERCE BANK OF ARIZONA		(520) 382-5571	SBA 7(a) Loans	Pima County – BANK	GP	•	•		•		•	F	\$30,000
COMMUNITY BANK OF ARIZONA		(702) 310-7111	SBA 7(a) Loans	Southern AZ – BANK LPO	PLP	S					L-I	C-F-N	\$50,000
COMPASS BANK		(602) 522-7536	SBA 7(a) Loans	Statewide – BANK	PLP	S					L		\$250,000
COPPER STAR BANK		(480) 905-4074	SBX Loans	Maricopa Co. – BANK	GP	•	•	•		AB	L		\$25,000
DESERT HILLS BANK		(602) 324-6735	SBX Loans	Statewide – BANK	GP	S	•	•	•	AB	L		\$50,000
FIRST CREDIT UNION	★	(480) 786-2364	SBA 7(a) Loans	Central AZ – Credit Union	GP	S						F	\$10,000
FIRST SAVINGS BANK		(928) 855-0777	SBX Loans	Northern AZ – BANK	GP	S					L-I		\$100,000
GATEWAY COMMERCIAL BANK		(480) 358-1000	SBA 7(a) Loans	Statewide – BANK	GP			•	•			F-T-H-A	\$100,000
GREAT WESTERN BANK	★	(520) 426-0020	SBA 7(a) Loans	Maricopa-Pinal Co – BANK	GP	•					•		\$10,000
HERITAGE BANK	★	(602) 852-3472	SBA 7(a) Loans	Statewide – BANK	GP	•	E		•				\$35,000
IRWIN UNION BANK, F.S.B		(602) 553-7813	SBX Loans	Maricopa County – BANK	PLP	S					•	F	\$100,000
JPMORGAN CHASE BANK	★	(888) 536-3722	SBX Loans	Statewide – BANK	PLP	S	•				L-I		\$10,000
M & I MARSHALL & ILSLEY BANK		(602) 241-6517	SBA 7(a) Loans	Statewide – BANK	PLP	S	E				L-I	F	\$25,000
MICROBUSINESS ADVANCEMENT CENTER		(520) 620-1241	Microloans	Pima County – Microlender	Non-Profit	•					•		\$35K max

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MIDFIRST BANK		(602) 801-5201	SBA 7(a) Loans	Statewide – BANK	GP	S					•		\$10,000
MERIDIAN BANK		(602) 636-4810	SBA 7(a) Loans	Statewide – BANK	GP						L-I		\$100,000
MOHAVE STATE BANK ★		(928) 855-0000	SBA 7(a) Loans	Western Arizona – BANK	PLP	•	E				•		\$25,000
MT. WEST SMALL BUSINESS FINANCE		(702) 396-5544	504 Loans	Northern AZ - CDC	PCLP						•		\$150,000
NATIONAL BANK OF ARIZONA ☆		(480) 756-7113	SBA 7(a) Loans	Statewide – BANK	PLP	S	•	•	•	AB	L		\$10,000
PRESTAMOS SMALL BUSINESS LENDING		(602) 258-9911	Microloans	Maricopa Co – Micolender	Non-Profit	•					•		\$35K max
PPEP MICROBUSINESS & HOUSING DEV CORP		(800) 376-3553	Microloans	Southern AZ – Micolender	Non-Profit	•					•		\$35K Max
REPUBLIC BANK ARIZONA		(602) 2809402	SBA 7(a) Loans	Statewide – BANK	GP	•			•				\$50,000
SONORAN BANK ☆		(602) 393-6953	SBA 7(a) Loans	Maricopa County - BANK	GP		• E	•					\$100,000
SOUTHWESTERN BUSINESS FINANCING		(602) 358-2071	504 Loans	Statewide – CDC	PCLP						L		\$125,000
STEARNS BANK		(480) 314-4200	SBA 7(a) Loans	200 miles of Phoenix	PLP							C, RE Only	\$250,000
STERLING SAVINGS BANK		(602) 957-1170	SBA 7(a) Loans	Statewide – BANK LPO	PLP						L	F-T-RE	\$100,000
SUNRISE BANK OF ARIZONA ☆		(480) 624-2615	SBA 7(a) Loans	Maricopa-Pinal Co – BANK	PLP	S	• E	•			L-I	F	\$50,000
TUCSON FEDERAL CREDIT UNION ☆		(520) 322-7468	SBA 7(a) Loans	Pima Co. – Credit Union	GP	•	• E	•			•		\$5,000
UMB BANK ARIZONA		(480) 459-2142	SBA 7(a) Loans	Maricopa County – BANK	PLP	S					L-I	C	\$25,000
UNITED WESTERN BANK		(480) 357-9879	SBA 7(a) Loans	Statewide – BANK	PLP							RE	\$250,000
UPS CAPITAL BUSINESS CREDIT		(623) 251-7450	SBA 7(a) Loans	Statewide – SBLC LPO	PLP							G-F-RE	\$250,000
U.S. BANK		(866) 722-3948	SBA 7(a) Loans	Statewide – BANK	PLP	S					L-I	G-C	\$200,000
VALLEY CAPITAL BANK ★		(480) 760-4035	SBA 7(a) Loans	Maricopa Co. – BANK	GP							C-F-H-RE Only	\$250,000
VANTAGE WEST CREDIT UNION		(520) 298-7882	SBA 7(a) Loans	So. AZ – Credit Union	GP	S							\$25,000
WEST VALLEY NATIONAL BANK		(623) 535-2488	SBA 7(a) Loans	Maricopa Co. – BANK	GP		•	•	•		L-I	F	\$100,000
WELLS FARGO BANK ARIZONA ** ★		(602) 977-7492 (800) 359-3557	SBA 7(a) Loans ARC Loans	Statewide – BANK	PLP	S	• E				L-I	H-F-N-B	\$25,000
WESTERN NATIONAL BANK		(602) 553-7444	SBA 7(a) Loans	Statewide – BANK	PLP							T-RE Only	None

\*\* Note: Wells Fargo Bank will not be operational to do ARC Loans for about a week. They have indicated a willingness to offer ARC loans to all small businesses.

NOTE: Gray or shaded area indicates participating lender information is unavailable, information may be out-of-date, or lender prefers *no referrals* .

Activity Level = Very Active With SBA Active With SBA No or Limited Activity; New Lender

Activity is based on the number of loans done in a prior fiscal year or quarter and takes into consideration trends, products offered, involvement within the Arizona small business community, and resource partners, as determined by SBA.

## LENDER CODES:

● = Indicates YES

**ARC Loans:** ★ = Lender offers \$35,000 ARC Loans from the Recovery Act to any qualified small business ☆ = Offers ARC loans to existing customers only

**START-UPS:** L – YES but with specific credit or industry limitations that vary from lender to lender and can include restrictions based on specific high-risk industries, product type, loan size, or specific credit factors such as additional collateral, equity investment or management experience for high risk loans. **APPLICANTS SHOULD CONSIDER OTHER LENDERS FIRST!** Contact each specific lender for more information. These limitations can be change by the lender without notice. Note that ( I ) in red means the lender requires the borrower to have outside income to repay the loan in addition to start-up income.

**E** = Lender offers export financing under either SBA's Export Working Capital Loan Program or other lender financed export financing.

**AB** = Asset-based Lines of Credit      **FP** = Floor Plan financing

**Small Loan Codes** (Loans under \$50,000): ● = Indicates Lender will do small loans using basic 7(a) or PLP, if approved      **S** = SBAExpress loans only

**Industry Limitation Codes** (Not Accepting Applications):

**F** = Restaurants/Food Related    **C** = Convenience Stores    **G** = Gas Stations    **N** = Construction    **RE** = Prefers real estate loans ONLY    **T** = Retail businesses

**H** = Hotels or Motels    **A** = Health Clubs    **M** = Automotive Dealerships    **S** = Amusement parks, golf courses    **B** = Bars

**(SBLC)** = Small Business Lending Company licensed and reviewed by the SBA

**(CDC)** = Certified Development Company; non-profit community organization offering SBA 504 loans and licensed and reviewed by the SBA

**(Status)** **GP** = GP 7(a) Lender    **PLP** = Preferred Lender    **SBX** = SBAExpress Lending    **PCLP** = Preferred Certified Development Company offering 504 loans Only

**(STATEWIDE)** = Lender has local presence in state and can establish a lending or banking relationship    **BANK LPO** – Loan Production Office (Loans Only)

**(SEASON LINES OF CREDIT)** = Lender offers seasonal lines of credit

**(MIN. LOAN AMOUNT)** = Minimum amount a lender will generally lend under SBA's programs.

**(CONTRACT FINANCING)** = Lender offers SBA 7a Contract Lines of Credit to finance assignable contracts. (NOTE: CONTRACT MUST BE ASSIGNABLE!)

**(BUILDER LOANS)** = Lender offers pre-sold builder Lines of Credit for builders to finance construction material and labor costs

**(ASSET-BASED & FLOOR PLANS)** = Lender offers Asset-Based type loans such as Receivable or Inventory financing and or Floor Plan Financing