



U.S. Small Business
Administration

Eastern Missouri Active Lender List

Updated February 2022

7(a) Loan Program

The proceeds from an SBA-guaranteed 7(a) loan may be used to:

- ✓ Purchase land or buildings, to cover new construction as well as expansion or conversion of existing facilities;
- ✓ Purchase equipment, machinery, furniture, fixtures, supplies of materials;
- ✓ Long-term working capital, including payment of accounts payable and/or purchase of inventory;
- ✓ Short-term working capital needs, including seasonal financing, contract performance, construction financing and export production;
- ✓ Financing against inventory and receivable under special conditions;
- ✓ Refinancing of existing business indebtedness that is not already structured with reasonable terms and conditions;
- ✓ Purchase an existing business; and
- ✓ Start a new business.

SBA-guaranteed 7(a) loans are available through national, regional and community banks, as well as other commercial lenders. The following list includes some of the commercial lenders who may be willing to make an SBA-guaranteed loan to your business.

Contact the [St. Louis District Office](#) if you have questions about this list or SBA's programs and services.

| Lender Name | City, State | Phone | PLP | SBA Express |
|---|--------------------|--------------|-----|-------------|
| 1st Advantage Bank | St. Peters, MO | 636-970-0440 | N | N |
| Alliance Bank | Cape Girardeau, MO | 573-334-1010 | N | Y |
| Alliance Credit Union | Fenton, MO | 636-343-7005 | N | N |
| Alliant Bank | Monroe City, MO | 573-735-5401 | N | N |
| American Bank of Missouri | Wright City, MO | 636-745-2888 | Y | N |
| Arsenal Credit Union | Arnold, MO | 314-551-9255 | Y | Y |

| Lender Name | City, State | Phone | PLP | SBA Express |
|---|----------------------|---------------------|------------|--------------------|
| <u>BancorpSouth Bank</u> | Clayton, MO | 314-290-3100 | Y | Y |
| <u>Bank of America</u> | St. Louis, MO | 800-263-2055 | Y | Y |
| <u>Bank of Cairo and Moberly</u> | Moberly, MO | 660-263-2280 | N | N |
| <u>Bank of Crocker</u> | Crocker, MO | 573-736-2223 | N | Y |
| <u>Bank of Franklin County</u> | Washington, MO | 636-239-6600 | N | Y |
| <u>Bank of Louisiana</u> | Louisiana, MO | 573-754-5517 | N | N |
| <u>The Bank of Missouri</u> | Columbia, MO | 573-874-4700 | Y | Y |
| <u>Bank of Monticello</u> | Monticello, MO | 573-767-5264 | N | N |
| <u>The Bank of Old Monroe</u> | Old Monroe, MO | 636-665-5601 | N | N |
| <u>Bank of Washington</u> | Washington, MO | 636-239-7831 | N | Y |
| <u>Bank Star</u> | Pacific, MO | 636-257-BANK (2265) | N | N |
| <u>Belgrade State Bank</u> | Belgrade, MO | 573-766-5315 | N | N |
| <u>BizCapital</u> | St. Louis, MO | 314-725-0800 | Y | Y |
| <u>BMO Harris Bank, NA</u> | St. Louis, MO | 314-543-3448 | Y | Y |
| <u>Busey Bank</u> | St. Louis, MO | 314-878-3523 | Y | Y |
| <u>The Callaway Bank</u> | Columbia, MO | 573-447-5601 | N | Y |
| <u>Canton State Bank</u> | Canton, MO | 573-288-4424 | N | N |
| <u>Carrollton Bank</u> | St. Louis, MO | 314-965-4848 | N | N |
| <u>Cass Commercial Bank</u> | Bridgeton, MO | 314-506-5500 | N | N |
| <u>Celtic Bank</u> | Panama City, FL | 866-644-0042 | Y | Y |
| <u>Central Bank</u> | Jefferson City, MO | 573-634-1142 | Y | Y |
| <u>CIBC Bank</u> | St. Louis, MO | 314-301-2200 | Y | Y |
| <u>Citizens Bank</u> | New Haven, MO | 573-237-3051 | N | Y |
| <u>Citizens Bank & Trust</u> | Moberly, MO | 660-263-6231 | N | N |
| <u>CNB St Louis Bank</u> | Maplewood, MO | 314-645-4373 | N | Y |
| <u>Commerce Bank</u> | Clayton, MO | 314-726-2255 | Y | Y |
| <u>Commercial Trust</u> | Harrisburg, MO | 573-256-6111 | N | Y |
| <u>Community State Bank</u> | Shelbina, MO | 573-588-4101 | N | N |
| <u>County Bank</u> | Moberly, MO | 660-263-7100 | N | Y |
| <u>Electro Savings Credit Union</u> | Maryland Heights, MO | 314-434-6470 | N | N |

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|--|--------------------|--------------|------------|--------------------|
| <u>Enterprise Bank & Trust Company</u> | Clayton, MO | 314-725-5500 | Y | Y |
| <u>F&M Bank and Trust Company</u> | Hannibal, MO | 573-221-6424 | N | Y |
| <u>Farmers Bank of Northern Missouri</u> | Unionville, MO | 660-947-2474 | N | Y |
| <u>Farmers & Merchants Bank of St. Clair</u> | St. Clair, MO | 636-629-2225 | N | Y |
| <u>First Bank</u> | Hazelwood, MO | 314-592-2511 | Y | Y |
| <u>First Bank of the Lake</u> | Osage Beach, MO | 573-348-2265 | Y | Y |
| <u>First Community Credit Union</u> | Chesterfield, MO | 636-537-4400 | N | Y |
| <u>First Community National Bank</u> | Rolla, MO | 573-426-3262 | N | N |
| <u>First Mid Bank & Trust</u> | St. Louis, MO | 877-888-5629 | Y | Y |
| <u>First Midwest Bank</u> | Poplar Bluff, MO | 573-785-8461 | N | N |
| <u>First Midwest Bank of Dexter</u> | Dexter, MO | 573-624-3571 | N | N |
| <u>First Midwest Bank of Poplar Bluff</u> | Poplar Bluff, MO | 573-223-7082 | N | Y |
| <u>First Missouri State Bank</u> | Poplar Bluff, MO | 573-785-6800 | N | N |
| <u>First Missouri State Bank of Cape County</u> | Cape Girardeau, MO | 573-334-9000 | N | N |
| <u>First State Bank and Trust Company</u> | Caruthersville, MO | 573-333-1700 | N | Y |
| <u>First State Bank of St. Charles</u> | St. Charles, MO | 636-940-5555 | N | Y |
| <u>First State Community Bank</u> | Farmington, MO | 573-756-4547 | N | Y |
| <u>Fortune Bank</u> | Arnold, MO | 636-467-7500 | N | Y |
| <u>Gateway Metro Federal Credit Union</u> | St. Louis, MO | 314-621-4575 | N | N |
| <u>Great Southern Bank</u> | St. Louis, MO | 314-889-8924 | N | Y |
| <u>Hawthorn Bank</u> | Jefferson City, MO | 573-761-6100 | Y | Y |
| <u>Heritage Community Bank</u> | Chamois, MO | 573-763-5958 | N | N |
| <u>HNB Bank</u> | Hannibal, MO | 573-221-0050 | N | Y |
| <u>HOME BANK</u> | Palmyra, MO | 573-769-2001 | N | Y |
| <u>INB Bank</u> | Chesterfield, MO | 636-730-2513 | Y | Y |
| <u>Jefferson Bank of Missouri</u> | Jefferson City, MO | 573-634-0847 | Y | Y |
| <u>Jonesburg State Bank</u> | Jonesburg, MO | 636-488-5441 | N | N |
| <u>Kennett National Bank</u> | Kennett, MO | 573-888-9051 | N | N |
| <u>Lindell Bank</u> | Clayton, MO | 314-645-7700 | N | N |

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| <u>Live Oak Banking Company</u> | Atlanta, GA | 866-954-8362 | Y | Y |
| <u>Macon-Atlanta State Bank</u> | Macon, MO | 660-385-3161 | N | Y |
| <u>The Maries County Bank</u> | Vienna, MO | 573-422-3323 | N | Y |
| <u>Meramec Valley Bank</u> | Valley Park, MO | 636-230-3500 | N | Y |
| <u>Merchants & Farmers Bank of Salisbury</u> | Columbia, MO | 573-499-0955 | N | Y |
| <u>Midland States Bank</u> | Chesterfield, MO | 636-519-8844 | N | Y |
| <u>Midwest BankCentre</u> | St. Louis, MO | 314-631-5511 | N | Y |
| <u>Midwest Regional Bank</u> | Festus, MO | 636-937-5372 | N | N |
| <u>The Missouri Bank</u> | Warrenton, MO | 636-456-3441 | N | N |
| <u>MRV Banks</u> | Ste. Genevieve, MO | 573-883-8222 | N | N |
| <u>New Frontier Bank</u> | St. Charles, MO | 636-940-8740 | N | Y |
| <u>Paramount Bank</u> | Hazelwood, MO | 314-731-0229 | N | N |
| <u>Parkside Financial Bank & Trust</u> | Clayton, MO | 314-290-8600 | N | N |
| <u>Peoples Bank</u> | Cuba, MO | 573-885-2511 | N | N |
| <u>Peoples Bank & Trust</u> | Troy, MO | 636-528-7001 | N | N |
| <u>Peoples National Bank, NA</u> | Clayton, MO | 314-726-7300 | N | Y |
| <u>Phelps County Bank</u> | Rolla, MO | 573-364-5202 | N | Y |
| <u>PNC Bank</u> | St. Louis, MO | 314-898-1400 | Y | Y |
| <u>Progressive Ozark Bank</u> | Salem, MO | 573-729-4146 | N | N |
| <u>Providence Bank</u> | Jefferson City, MO | 573-893-6000 | Y | N |
| <u>Regions Bank</u> | St. Louis, MO | 314-615-2300 | Y | Y |
| <u>Royal Banks of Missouri</u> | St. Louis, MO | 314-212-1614 | N | Y |
| <u>Scott Credit Union</u> | St. Louis, MO | 800-888-4728 | N | N |
| <u>Simmons Bank</u> | St. Louis, MO | 314-383-5555 | Y | Y |
| <u>St. Johns Bank & Trust Company</u> | St. John, MO | 314-428-1000 | N | Y |
| <u>St. Louis Bank</u> | Town and Country, MO | 314-851-6208 | N | Y |
| <u>Southern Bank</u> | Poplar Bluff, MO | 573-778-1800 | N | Y |
| <u>The Spirit Bank</u> | Chesterfield, MO | 314-496-7273 | N | Y |
| <u>State Bank</u> | St. Louis, MO | 618-939-7194 | N | N |

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|---|--------------------|--------------|------------|--------------------|
| <u>Sterling Bank</u> | Poplar Bluff, MO | 573-778-3333 | N | N |
| <u>Sullivan Bank</u> | Sullivan, MO | 573-468-3191 | N | Y |
| <u>TPNB Bank</u> | Paris, MO | 660-327-4181 | N | N |
| <u>Town & Country Bank</u> | Salem, MO | 573-729-3155 | N | Y |
| <u>Triad Bank</u> | St. Louis, MO | 314-993-4333 | N | N |
| <u>UMB Bank</u> | St. Louis, MO | 314-822-5076 | Y | Y |
| <u>Unico Bank</u> | Mineral Point, MO | 573-438-5421 | N | N |
| <u>United Bank of Union</u> | Union, MO | 636-583-2555 | N | Y |
| <u>United Security Bank</u> | Fulton, MO | 573-592-0100 | N | N |
| <u>United State Bank</u> | Edina, MO | 660-397-2408 | N | Y |
| <u>US Bank, N. A., SBA Division</u> | Chesterfield, MO | 636-391-4207 | Y | Y |
| <u>Wells Fargo, N.A.</u> | St. Louis, MO | 636-240-5070 | Y | Y |
| <u>West Community Credit Union</u> | O'Fallon, MO | 636-720-2420 | N | N |

[CDC/504 Loan Program](#)

The SBA's 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion, modernization or energy efficiency. 504 loans are made available through Certified Development Companies (CDCs), SBA's community-based partners for 504 loans. 504 loans are typically structured with SBA providing 40% of the total project costs, a participating lender covering up to 50% of the total project costs, and borrower contributing 10% of the project costs. Under certain circumstances, a borrower may be required to contribute up to 20% of the total project costs.

| Name | City, State | Contact | Phone |
|---|--------------------|--|--------------|
| <u>Economic Development Corporation of Jefferson County</u> | Hillsboro, MO | Todd Tracy, Executive Officer | 636-797-5386 |
| <u>Enterprise Development Corporation</u> | Columbia, MO | Donna DeLong, Executive Director | 573-875-8117 |
| <u>Meramec Regional Development Corporation</u> | St. James, MO | Maria Bancroft, Business Loans | 573-265-2993 |
| <u>Rural Missouri, Inc. (RMI)</u> | Jefferson City, MO | Mindy Murray, Loan Officer | 573-635-0136 |
| <u>Small Business Growth Corporation</u> | Springfield, IL | Steve Lindsey, VP/Loan Officer | 217-787-7557 |
| <u>St. Charles County Economic Development Center</u> | St. Charles, MO | Steve Callow, Senior Vice President | 636-441-6880 |
| <u>St. Louis Local Development Company</u> | Clayton, MO | Roger Schlueter, Loan Officer | 314-615-8146 |
| <u>STL Partnership CDC</u> | Clayton, MO | Roger Schlueter, Loan Officer | 314-615-8146 |

[Microloan and Community Advantage Loan Programs](#)

The SBA's Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. The SBA makes funds available to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries make loans to eligible borrowers. The maximum loan amount is \$50,000, but the average microloan is about \$13,000.

Microloans may be used for the following purposes:

- ✓ Working capital;
- ✓ The purchase of inventory or supplies;
- ✓ The purchase of furniture or fixtures;
- ✓ The purchase of machinery or equipment.

Proceeds from a microloan cannot be used to pay existing debts or purchase real estate.

Community Advantage is a pilot loan program introduced by the SBA to meet the credit, management, and technical assistance needs of small businesses in underserved markets. Community Advantage provides mission-based lenders access to 7(a) loan guaranties as high as 85% for loans up to \$250,000. Although a borrower must prove credit worthiness and the viability of the business idea: unlike traditional lending, qualification for this program is not limited by the size of the borrower's balance sheet, or the amount of collateral involved. You'll have access to SBA's network of enhanced management and technical assistance to help your business start, grow and achieve long-term success. For businesses that might not qualify for traditional financing, Community Advantage can provide an alternative path to help build your business.

| Name | City, State | Contact | Phone |
|----------------------------------|------------------|---------------------------------------|--------------|
| Justine PETERSEN | St. Louis, MO | Aida Ibragimova, Loan Fund Manager | 314-533-2411 |