



FUND YOUR DREAMS

100 NO APR CREDIT CARDS FOR STARTUPS: *No APR credit cards for startups* provide an interest-free period (typically 12–18 months), giving new businesses breathing room to manage expenses, invest in growth, and preserve cash flow. They act as a flexible, low-cost funding option while helping build business credit and offering a safety net for unexpected costs.

Bank Name	Bureau Pulled	Double Dip	Region	Notes	
Marine Bank	Experian	No	State	Uses PIB bank	Elan Financial Services is a company that works with banks and credit unions to issue credit cards.
Spectra CU	All 3	No	Nationwide		
Bank of California TransUnion		No	State	Elan	Elan Financial Services breakdown
Montgomery Bank	Equifax	No	Nationwide		Experian
Ent CU	Experian	No	State		NY,CA,CO,NJ,MA
Umpqua Bank	All 3	No	Nationwide		
WesBanco	IAII 3	No	Regional	Indiana, Kentucky, Maryland, Ohio, Pennsylvania or West Virginia	When it comes to credit cards its nationwide for many banks but if they wanted a checking they would have to reside in the state or region of the bank.
Navigant CU	TransUnion	No	State		
Community Trust Bank	Equifax	No	Nationwide		The hard inquiry would show up as Elan if the bank or credit union uses them.
United Community Bank	All 3	No	Nationwide		Note some of the companies did confirm when using Elan it depends on the state the business is registered in that they make look for a particular credit union.
Bank of Southern California	Dun & Bradstreet & SBFE	No	State	Elan	
Bankwood Bank & Trust	Dun & Bradstreet & SBFE	INo	State	Elan	You can't apply for a credit card directly with Elan Financial Services - it works with banks and credit unions so that these financial institutions don't have to build credit card programs from scratch.
Liberty Bank	TransUnion	No	Regional	CT,MA,or RI	Elan Financial Services provides credit card programs for 1400 banks and other financial institutions.
First Farmers Bank	Dun & Bradstreet & SBFE	$\$ \nrightarrow \text{mathsf{f(No)}}$	State	Elan	
21st Century Bank	Dun & Bradstreet & SBFE	No	State	Elan	Why the companies can't double dip is because as many outsource there credit system, for example it would be Elan Fin. doing the credit card pull. Then the bank itself doing for example the loan pull.
Maine Solutions FCU	Dun & Bradstreet & SBFE	No	State	Elan	Elan for business credit cards updated me today and a different specialist said they report to Small Business Financial Exchange (SBFE) and Dun and Bradstreet.
First State Bank and Trust	TransUnion	Yes	Nationwide		
Raymond Federal Bank	Dun & Bradstreet & SBFE	No	State	Elan	
Bremer Bank	TransUnion	No	Regional	Double dip only if done at the same time Regions-Winsonson, Minnessota and North Dakota	
Trustco Bank	Dun & Bradstreet & No SBFE		Nationwide	Elan	
Wauchula State Bank	All 3	No	State		
First National Bank All 3		No	State		
Russell Country FCU	All 3	No	State		
Artisans Bank	Experian	No	State		
Primeway FCU	All 3	No	Nationwide		
American National Bank of Minnesota	All 3	No	Nationwide		
Northwest Bank	TransUnion	Yes	Regional	IN,OH,PA, NY, and small section of MI	
Liberty Bank Minnesota	All 3	No	Nationwide		
Centreville Bank	TransUnion	$\$ \nrightarrow \text{mathsf{f(N)}}$ o\$	Nationwide		
Kennebunk Savings Bradstreet & No	Dun & SBFE		Nationwide	Elan	
NorthShore Bank	Dun & Bradstreet & No SBFE		Nationwide	Elan	
Bell Bank	Dun & Bradstreet & No SBFE		Nationwide	Elan	
The Bank of Princeton	Dun & Bradstreet & No SBFE		Nationwide	Elan	
Traditions Bank	Dun & Bradstreet & SBFE		State	Elan	
Port Washington State Bank	Dun & Bradstreet & SBFE		State	Elan	
Northway Bank	Dun & Bradstreet & SBFE		State	Elan	
Cattle Bank & Trust Bradstreet & No	Dun & SBFE		State	Elan	
Bank of Utah	Dun & Bradstreet & No SBFE		Nationwide	Elan - Must be in state for a checking account	
Pollstone Bank & Trust	Dun & Bradstreet & No SBFE		State	Elan - Starting to accept online applications using e-sign but not fully implemented	
BayState Savings Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
The Union Bank Company	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
United Bank and Trust	TransUnion	Yes	Nationwide		
First American Bank Bradstreet &	Dun & SBFE	No	Nationwide	Elan Outside of credit cards need they need to be in Illinois, Wisconsin and Florida	
Citizens Business Bank	All 3	No	Regional	Dun and bradstreet, Equifax, Experian,and Lexuss Nexuss	
First Financial Bank Experian		Yes	State		
Independent Bank	Dun & Bradstreet & SBFE	Yes	Nationwide	Elan	
Northwest Bank	TransUnion	Yes	Regional	IN,OH,PA, NY, and small section of MI	
County Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
SouthState Bank	Dun & Bradstreet & SBFE	No	Regional	Elan Florida, Alabama, Georgia, North Carolina, South Carolina and Virginia	
Wood and Huston Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
City National Bank	All 3	No	Regional	CA, DE, FL, GA, MA, NV, NY, PA, TN, VA, DC	
Community Resource Bank	Dun & Bradstreet & SBFE	No	State	Elan	
Franklin Mint FCU	Dun & Bradstreet & SBFE	No	Nationwide	Elan Loans - Experian	
Provident Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
Connexus CU	TransUnion	No	Nationwide	Elan	
Alliance CU	TransUnion	No	State	Elan	
Mechanics Bank	Dun & Bradstreet & SBFE	No	State	Elan	
Heartland National Bank	Dun & Bradstreet & SBFE	No	State	Elan	
Premier Bank (not First Premier Bank)	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
Chase INK Business Unlimited	Experian	No	Nationwide		
Capital On Tap	None	No	Nationwide		
Divvy	None	No	Nationwide		
GM (Marcus by Goldman Sachs)	All 3	Yes	Nationwide	All 3 and Factor Trust and Sagestream, Yes and No for the hard pull, they said it depends. They use Personal and business information for another inquiry.	
First National Bank of Omaha	Experian	No	Regional		
Navy FCU	TransUnion	No	Nationwide	14.40% APR and 18.00% APR not 0%. To become a member, you or one of your family or household members must have ties to the armed forces, DoD or National Guard.	
Oak Valley Community Bank (OVCB)	Experian	No	Nationwide		
M&T Bank	All 3	No	Regional		
PNC Bank	Equifax	No	Regional	Also TransUnion	
Citizens Bank	Equifax	No	Regional	Dun and bradstreet, Equifax, Experian, and Lexuss Nexuss	
First Citizens Bank	Experian	Yes	Regional		
Valley Bank	All 3	No	Regional	Very rude customer service from 3 different banks I called.	
Financial Resources FCU	Experian	No	State		
NIH FCU (BCC)	Equifax	No	Nationwide		
AOD FCU (BCC)	Equifax	Yes	State		
Dollar Bank	TransUnion	Yes	Regional		
Truist	Equifax	No	Regional		
First Horizon Bank	Experian	Yes	Regional		
SBA Top Lenders List					
NBKC Bank	All 3	No	Nationwide	Elan - Bureau pulled - Dun and bradstreet	
BMO Harris	TransUnion	No	Nationwide		
Bank of America	Experian	Yes		SAIso\$ TransUnion	
Bank of Oklahoma	Dun & Bradstreet & SBFE	No	Nationwide	Elan Equifax for Loans	
Capital City Bank	Equifax	No	Regional		
GreenBelt Bank	Equifax	No	Nationwide	Elan	
Rockland Trust	Dun & Bradstreet & SBFE	No	Regional	Elan	
Incredible Bank	All 3	No	Nationwide	Elan	
First Financial Northwest Bank	All 3	No	Nationwide	Elan	
Abby Bank	All 3	No	Nationwide	Elan	
Fulton Bank	Dun & Bradstreet & SBFE	No	Regional	Elan Transunion - for Loans	
Highland Bank	All 3	No	Nationwide	Elan	
Renasant Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
Bank Five Nine	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
Desert Financial CU	Dun & Bradstreet & SBFE	No	Regional	Elan Transunion - for Loans	
First State Bank	Equifax	No	State	Elan	
Park National Bank	Dun & Bradstreet & SBFE	No	Nationwide	Elan	
CCF Bank	Dun & Bradstreet & SBFE	No	Regional	Elan Transunion - for Loans	
Copper State CU	TransUnion	No	State	Elan	
Capital CU	Dun & Bradstreet & SBFE	No	State	Elan	
Mid Penn Bank	Dun & Bradstreet & SBFE	No	State	Elan	