

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 Marine Bank	Bureau Pulled Experian	Double Dip No	Region State	Notes Uses PIB bank	Elan Financial Services is a
					company that works with banks and credit unions to issue credit cards.
Spectra CU Banc of California TransUnion	All 3	No No	Nationwide State	Elan	cards. Elan Financial Services breakdown
TransUnion Montgomery Bank Ent CU	Equifax Experian	No	Nationwide State		breakdown Experian NY,CA,CO,NJ,M A
Umpqua Bank WesBanco	All 3	No No	Nationwide Regional	Indiana, Kentucky, Maryland, Ohio,	When it comes to credit cards its nationwide
				Maryland, Ohio, Pennsylvania or West Virgina	for many banks but if they wanted a checking they would have to reside in the state or region
Navigant CU Community Trust	TransUnion Equifax	No No	State Nationwide		of the bank. The hard inquiry would
Trust Bank					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
Bank of Southern California Englewood	Dun & Bradstreet & SBFE Dun &	No	State State	Elan	credit union. You can't apply
Englewood 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
Liberty Bank	TransUnion	No	Regional	CT,MA,or RI	programs from scratch. Elan Financial Services provides credit card programs for 1,400 banks
First Farmers Bank	Dun & Bradstreet &	\$INo \$	State	Elan	
Bank 21st Century Bank	Bradstreet & SBFE 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
Maine Solutions FCU	Dun & Bradstreet & SBFE	No	State	Elan	example the loan pull. Elan for business credit cards updated
					me today and a different specialist said they report to Small Business Financial Exchange (SBFE)
First State Bank and Trust	TransUnion	Yes	Nationwide		and Dun and Bradstreet.
Raymond Federal Bank Bremer Bank	Dun & Bradstreet & SBFE TransUnion	No	State Regional	Elan Double dip only	
m				if done at the same time Regions- Winsonson, Minessosta and North Dakota	
Trustco Bank	Dun & Bradstreet & No SBFE		Nationwide	Elan	
Wauchula State Bank First National Bank All 3	All 3	No No	State		
Bank All 3 Russell Country FCU	All 3	No	State		
Artisans Bank Primeway FCU American National Bank of	Experian All 3 All 3	No No	State Nationwide Nationwide		
Bank of Minnesota Northwest Bank	TransUnion	Yes	Regional	IN,OH,PA, NY, and small section of MI	
Liberty Bank Minnesota Centreville Bank	All 3 TransUnion	No \$No\$	Nationwide Nationwide		
Bank Kennebunk Savings Bradstreet & No	Dun & SBFE		Nationwide	Elan	
NorthShore Bank Bell Bank	Dun & Bradstreet & No SBFE Dun &		Nationwide Nationwide	Elan	
The Bank of	Bradstreet & No SBFE Dun &		Nationwide Nationwide	Elan	
Princeton Traditions Bank	Bradstreet & No SBFE Dun & Bradstreet &		State	Elan	
Port Washington State Bank	SBFE Dun & Bradstreet & SBFE		State	Elan	
Northway Bank Cattle Bank & Trust	Dun & Bradstreet & SBFE Dun & SBFE		State	Elan	
Bradstreet & No Bank of Utah	Dun & Bradstreet & No SBFE		Nationwide State	Elan - Must be in state for a checking account Elan - Starting	
Rollstone Bank & Trust BayState	Dun & Bradstreet & No SBFE Dun &	No	State	Elan - Starting to accept online applications using e-sign but not fully implemented	
BayState Savings Bank The Union Bank Company	Dun & Bradstreet & SBFE Dun & Bradstreet & SBFE	No	Nationwide Nationwide	Elan	
Company United Bank and Trust	SBFE TransUnion	Yes	Nationwide Nationwide	Flore	
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, Equafix, Experian, and Lexuss Nexuss	
First Financial Bank Experian Independent Bank	Dun & Bradstreet &	Yes	State Nationwide	Elan	
Northwest Bank	SBFE TransUnion	Yes	Regional	IN,OH,PA, NY, and small section of MI	
County Bank SouthState Bank	Dun & Bradstreet & SBFE Dun & Bradstreet &	No No	Nationwide Regional	Elan Elan Florida, Alabama,	
Bank Wood and	SBFE	No	Nation	Georgia, North Carolina, South Carolina and Virginia	
Wood and Huston Bank City National Bank	Dun & Bradstreet & SBFE All 3	No	Nationwide Regional	CA, DE, FL, GA, MA, NV, NY,	
Community Resource Bank	Dun & Bradstreet & SBFE	No	State	PA, TN, VA, DC Elan	
Franklin Mint FCU Provident Bank	Dun & Bradstreet & SBFE Dun & Bradstreet &	No No	Nationwide Nationwide	Elan Loans - Experian Elan	
Bank Connexus CU Alliance CU	Bradstreet & SBFE TransUnion TransUnion	No No	Nationwide State	Elan Elan	
Mechanics Bank Heartland National	Dun & Bradstreet & SBFE Dun & Bradstreet &	No No	State	Elan	
Bank Premier Bank (not First Premier	Bradstreet & SBFE Dun & Bradstreet & SBFE	No	Nationwide	Elan	
Bank) Chase INK Business Unlimited	Experian	No	Nationwide		
Capital On Tap Divvy GM (Marcus by	None None All 3	No No Yes	Nationwide Nationwide Nationwide	All 3 and Factor	
Goldman Sachs)				Trust and Sagestream, Yes and No for the hard pull, they said it depends. They use Personal and business information for another inquiry.	
Fine, -	E.:	No	Regional	14 400/ ADD	
Bank of Omaha	Experian TransUnion	No	Nationwide	14.40% APR	
First National Bank of Omaha Navy FCU		No	Nationwide		
Bank of Omaha Navy FCU Oak Valley Community Bank (OVCB)	TransUnion	No	Nationwide	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	
Bank of Omaha Navy FCU Oak Valley Community	TransUnion			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	
Bank of Omaha Navy FCU Oak Valley Community Bank (OVCB) M&T Bank PNC Bank Citizens Bank	TransUnion Experian All 3 Equifax	No No	Nationwide Regional Regional	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. Also TransUnion	
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Bank of Omaha Navy FCU Navy FCU Oak Valley Community Bank (OVCB) M&T Bank PNC Bank Citizens Bank Valley Bank Financial Resources FCU NIH FCU (BCC)	TransUnion Experian All 3 Equifax Equifax Experian All 3	No No No No No No No	Nationwide Regional Regional Regional State Nationwide	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. Also TransUnion Dun and bradstreet, Equifax, Experian, and Lexuss Nexuss Very rude customer service from 3 different	
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