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INTRODUCTION: A Wise Investment!

Matt Says...

“The world of business credit consists of two separate groups of people, the Masters and the Apprentices. The main divider between both is knowledge, for there is nothing the Master can do that the Apprentice can’t.”

You now have the one source that will save you thousands of dollars in lost broker fees, bad advice and scams. For some, that’s worth the price of the book already. If I had a teacher (in a book or in person) like this when I was starting out building my business credit, it would have saved me countless of hours of research, headaches and awful expensive advice.

When I was an Apprentice in the world of Business Credit, I ran into countless brokers or business credit services providers in this market who knew **nothing**, yet charged \$6000 - \$25,000 a pop for shelf companies, credit lines and other over the top offers. I often heard tall tales about what is and isn’t possible with a company. I was confused, distraught and felt completely lost in the dark. Every second that passed by, I felt that I was somehow losing ground. If you find yourself in the same situation, rest assured, you are not alone. This is the common fate of the business credit **Apprentice**.

Alternatively, business credit **Masters** exist and operate in a different realm. They flow in and out of the business world being able to attain lines of credit, credit cards, and letters of credit without any difficulty. They are rarely ever led astray or misled for they know what is possible and what isn’t. Not only are they able to guide their own credit identities using certain time tested principles, but they also never ask any business credit brokers for advice even though some may opt to use a broker’s services. For our purposes, these Masters are considered **Guru s**. They can exist as teachers, leaders or at the very least knowledgeable entities in the realm of business credit. I am a Guru . And if you’re willing, I’m going to teach you how to become one.

What you’re reading now is a straight to the point hands-on approach to understanding and creating business credit for your startup. That’s right; Startup. And not the kind that has raised \$50M from a venture capitalist in Silicon Valley. I’m talking about the old fashioned startups that most of us create on a shoestring (or non-existent) budget. Throughout the book, I assume you have no revenues and no clients. If you find yourself in a better position than that, good, but it’s hard for me to imagine a startup in a worse position. Frankly, it doesn’t even matter if you’re incorporated yet and actually better if you’re not as I discuss the benefits and problems with each individual entity. I lay it all out for you in an easy to read guide that you can come back to over and over again.



As you'll notice, the book is rather brief. Being a Guru, I have no time or use for fluff and neither do you. I cut through the falsifications and exaggerations to deliver the truth. The truth rarely requires explanation. You need a fast and straight to the point approach because you're not going to get it from very many other sources on the internet.

Before moving forward, you should know that I've created this book from a perspective of knowledge and giving. It is so important in understanding and getting business credit that if you took away all of the bankers I have come to know, all the credit specialists I speak to regularly, all the seminars I've attended, all the websites and user forums I've researched, and left me just this book, I would know all of what I needed to know to launch a business, get credit and spend almost nothing out of my own pocket! Now that's what a Guru would teach you.

I am the Guru and you are my Apprentice. Let's Get Started.

IMPORTANT

If you like what I have to say and are looking for some great passive income opportunities I discuss later in the book, do us and yourself a huge favor. [Become an affiliate](#) with the Business Credit Guru and promote this book. As you'll see, I don't tout myself as being a Guru for no reason. I know the ins and outs and have no need to lie to exaggerate the truth. Help your fellow entrepreneurs get the right education in this oft elusive market. We give away large commissions to our affiliate partners and even let you in on marketing tips and secrets for generating regular income. [Click here](#) to learn more and join.



CHAPTER 1: CREATE A BUSINESS THAT GETS CREDIT EASILY

Matt Says...

“A properly organized company will bear many fruits from the business credit tree.”

The Wisdom Behind How the IRS Views You

In our world, the IRS cares about one thing and one thing only: getting paid what's owed to them. They couldn't care less as to who is doing the paying as long as someone, or something, pays them what's owed. There is an entire world of wisdom in that realization yet it escapes many business owners. Instead, many entrepreneurs start off in the wrong direction right away by assuming that their business and they are one and the same. They're not. The IRS doesn't seem to want to agree with that idea. So why should you? **You are a separate entity from your business unless you're a sole proprietor.**

Sole Proprietorships usually come with big and often dire consequences to the entrepreneur in the realm of business credit.

Guru : Recommendation

“Stay Away from Them!”

Let's clarify. When you go to a CPA to file taxes at year's end, the IRS taxes both you and the business. Of course, it's a lot more complicated than that, but the IRS already knows that (unless you are sole proprietorship) you and your business are two different entities. They treat you like two different entities. This is advantageous. If your business is separate from you, then so should be your business credit. **Our goal in creating business credit is simply to get everyone to view us as separate entities, and not just the IRS.**

Our dilemma of course is that initially credit bureaus, banks and other merchants don't view us as separate entities. They don't behave like the IRS in allowing you to separate yourself from your business at the onset. In this case, it is not to their advantage. They don't have any security in the business as it has not



produced any revenues and don't have a track history of prompt payments. What's worse is that throughout the life of a business, most owners won't do enough to separate themselves from the business.

Business owners are so busy creating revenues (as they should be) or lining up funding that the world of business credit is as foreign a concept to them as nuclear engineering. Remember when you were young and your parents told you that establishing good credit history will save you a lot of headache and money over the years? Well they were right! The Guru is now telling you that as an entrepreneur **establishing credit history for your business is just as important and if not more important than your personal credit history.**

Your business is a source of income for you. A way to pay bills and perhaps one day lead a lifestyle you read about in books or watch in movies. The only thing you can count on for income after yourself (and perhaps your spouse) is your business. And as such, it should be treated with respect, nurtured, regularly monitored, and cultivated.

I can't tell you the number of times I get business owners who want credit after being in operation for 3 years and haven't **ever** taken a look at a copy of their business credit report. I think this is just amazing and massively detrimental. Some have no other source of income other than the business yet when I mention things such as "Your business credit score is too low" or "There are tax liens on your business credit profile" they get insulted, frustrated and of course angry. The reason being is that most of the time when someone **really** wants business credit, it's at the 11th hour when they've finally gotten an opportunity to buy something at wholesale prices from a foreign source, or a large purchase order from a major manufacturer. And as we all know, anything done in the 11th hour is expensive, frustrating and often bears ill results.

Guru: Tip

Not Being Aware of Your Business Credit Score is a Recipe for 11th Hour Frustrations and Let Downs

Guru: Recommendation

"Regardless of whether you are starting a knitting shop selling your blankets for \$4.99 a pop or a software company trying to secure it's first \$30M in seed money, stay AWARE of your business credit!"



Unwise Business Ideas

There are a few things you need to stay away from as far as startup ideas are concerned. The reasons for this are simple. As a startup you're already viewed as a risk. 90% of startups fail in their first year, and so vendors are leery of new businesses. If I was selling laptops and you came up to me to let me know you're A) a startup B) would like a credit line C) don't want to give me a personal guarantee D) don't want me to check your credit and E) want me to only hold the company responsible for repayment, I'd wish you the best of luck and walk away.

I suppose it's a good thing that I don't run Dell, Home Depot and Staples, because they'll honor that kind of request, but we'll get into that later. Right now let's concentrate on getting some basics out of the way so the remainder of the path isn't confusing. There are a few business ideas that seem like they're home runs on paper but in truth are going to lead you into some serious credit problems down the road.

If you're starting up and looking for business ideas, these are a few to stay away from. If you've got a multi billion dollar plan for one of these ideas, I definitely don't want to tell you to abandon it. Just know that the deck is stacked against you as many people will refuse to deal with you on ethical, legal or financial accountability basis. Here they are:

- i. Anything associated with Adult Entertainment
- ii. Online Gambling Casinos
- iii. A Business that buys/sells Financial Notes
- iv. A Real Estate Investment Firm (my personal favorite)

The first category, Adult Entertainment, doesn't really need to be explained in too much depth so I'll skip it. Just know that putting anything remotely associated with the industry is automatic grounds for denial for most banking credit and quite a few merchants as well.

The second category is where it gets interesting. A while ago, I got approached by a group of young kids trying to startup an online casino; they called it "poker school", and wanted to amass large credit lines to handle their cash inflows and outflows. Apparently these guys were some local poker sharks in the area and had amassed quite a bit of money as they were talking about paying someone \$50K to set up a shelf company (discussed later) and get some credit going for them. They heard about me from one of my Apprentices turned Guru and were really excited about my methods.

At the time, I had never considered going down this road for a potential client base and was a bit excited by the challenge. I called around a few banks and got one of my trusted expert credit officers on the line and discussed the idea with him. He flat out told me that 99% of the banks he knew of would consider this request simply because of their industry. I was quite taken aback. Apparently gambling institutions are not a hot ticket item for banks despite the obvious cash flow implications. Some banks won't even let these institutions open up checking accounts.



The reasons for this vary from State to State, but the gist is that as gambling is outlawed in most states, and any entity dealing with gambling not pre-approved by the state is going to be penalized. Since banks are the most regulated institutions in the country, it's no surprise that no one wants to take any risk associating themselves with an outfit that is potentially doing something illegal. Most banks simply won't risk it.

Guru: Tips

Developing Credit and Banking Relationships is Key to becoming a Guru

Financial note sellers and real estate investment firms are lumped into the same category as far as banking relationships are concerned. Both are considered high risk industries due to the sheer amount of defaults, non payments, and inexperienced managers. Real estate investment firms are especially frowned upon because of the lack of stability in this market on “flipping” properties. Startups looking for money or credit are always troublesome and heavily scrutinized. Many companies that have long business histories often have the idea of buying distressed real estate properties and start looking for credit to do so. Though its certainly possible to attain business credit lines, explicitly getting credit for investment purposes is usually grounds for an automatic denial. From a financing perspective, being as expensive as they are with respect to interest rates, general investing simply does not deliver the type of return that would make the credit line worth while anyway.

Types of Businesses and the Impact on Business Credit

In order to become a Guru , first you must learn about foundations of business legalities. The reason being is that in most cases it's important to understand how a C corporation gets credit versus how a Partnership would get credit. I use the term credit loosely for the time being. I will start dissecting its meaning in a few chapters down the road. For now, it's sufficient to know that credit is granted by someone or something and that entity, the **Credit Grantor**, is who we are focused on.

In the world of business credit, what kind of legal entity your company is, has a direct impact on how credit will be granted to you. A Buddhist belief beckons that boredom is one of the keys to enlightenment. If that's so, the following section is both, enlightening and boring.

Guru: Tip

Credit Grantors view the world in a different way. Evolving from Apprentice to Guru requires one to take a look from their perspective and not your own.



Sole Proprietorships

In the world of Guru s and Credit Grantors, Sole Proprietorships are always a sign of hidden problems. As an entrepreneur, they do little for you. They offer limited protection from any lawsuits and do not create a separate business identity aside of a tax ID number and a starting platform for doing business. Typically, I consider these the lazy way to be in business.

As I said earlier, I advise against Sole Proprietorships. Things such as personal tax liens and collections can easily be reflected in your business credit profile. Your personal credit will rebound quickly from these types of faux pas, but your business credit will not. There are plenty of entrepreneurs out there who have operated for years as a sole proprietorship and then decide to incorporate as either an S or C corporation. In my professional experience, 80% of this group often has hidden liens, judgments and collections that are showing not only against their personal credit but also on their business credit. These are rather difficult to eliminate, so why even bother with the hassle?

Guru: Recommendation

“Don’t be lazy. If your business is producing income; incorporate.”

Partnerships

These are a better option for business credit rather than sole proprietorships, but still have some serious limitations. First limitation is that a partnership is again, a “de facto” way to be in business without really taking the time to incorporate. Hence, it too, offers little protection. Each partner is considered a sole and separate entity that is joined with the other(s) to transact under one Tax ID number. This advice is of course limited to small business entrepreneurs and not established corporations that decided to form a partnership agreement to do business under.

The problem we often run into here though is that Credit Grantors usually look at the partners as equal shares in the company. This may work against those in the situation where one partner’s credit score is terrible (we’re going to need credit scores to get business lines of credit and credit cards). In that case, little if anything can be done.

Corporations

There are two types, S and C corporations. Despite the common perception that C is better than S in business credit decisions, I have never experienced any proof of why this is or if it’s even a valid statement. Both are fine. And both leave quite a bit of wiggle room when a business owner has bad credit scores. Getting alternative guarantors on corporations is easy as updating with the state’s filing status and appropriate papers and then waiting for seasoning requirements by banks.



LLC's

In the business world, the added advantage of an LLC over a corporation is that through a few residential lenders, the LLC can get independent residential financing. Residential financing can be granted to a LLC, instead of the individual, if the loan to home value ratio is low (usually 65% or lower). The credit scores of the owners of the LLC (or the operating managers) have to be good to grant this loan and the LLC has to be an income generating business that can pay the balance of the mortgage through its profits. There are (to date) NO stated or no income documentation programs.

I mention this little tidbit of information for the large sea of would be real estate investment firms that are constantly looking for business credit. This is one way with one caveat. If you're a LLC with an array of credit lines and are arranging a loan to buy residential real estate, you'll have to show how you're coming up with the large down payments. In the case when I've worked with LLC's who were borrowing against credit lines to come up with the down payment, the request was always declined. Always!

Business credit for LLC's is easily attainable but once again, just as in the case of the corporations, the overwhelming majority of managing partners need to have stellar credit in order to qualify for the bank credit lines and credit cards. This advice applies to startups and business entities that do not have an established business credit history. There are ways to qualify for both without personal credit checks or at the least, without as much emphasis on personal credit.

Guru: Recommendations

LLC's and Corporations have equal weight in the business credit world with LLC's having the added advantage of being able to qualify for certain types of financing by themselves



CHAPTER 2: BUSINESS CREDITOLOGY 101

Matt Says...

“When in Doubt, Understand that All Knowledge Extends From a Few Fundamental Concepts.”

The Three Bureaus

In the last section you may have picked up on me referring to bank credit lines and merchant lines of credit. If you were confused about how these differ, I will clear them up in this section.

But, let's start with the bureaus first. Understanding the what, the who, and the how of the organizations that are actually creating and monitoring your company's business credit will greatly help in understanding the range of what is and isn't possible.

Guru: Tips

Credit Grantors look at the data from credit bureaus to determine if a corporation is worthy of credit.

Guru: Recommendations

“Learn as much as you can about the different types of credit bureaus and how they keep score”

There are multiple credit bureaus in the business credit world and just like in the personal credit market, they are **not** run by a governmental body. All credit bureaus are independent organizations that operate by selling credit information to businesses or consumers. In the business realm, there are 3 major credit bureaus and a few minor ones. The big three are:

Dunn and Bradstreet (DNB)

- Experian Business
- Equifax Business

By far, the most commonly used bureau is **Dunn and Bradstreet, or DNB** for short. Unlike the personal credit markets, businesses inquiring about another entity's credit do not pull all three bureaus. The reason being is that it's simply too expensive. On average, each report can cost anywhere from \$9.99 to \$149.99



for a single pull without a volume account. If pulling all three bureaus was the norm, businesses would be spending potentially \$400+ getting credit for a company. On average, most companies will pull two credit reports: **DNB and Experian**.

The major difference between the bureaus is the number of businesses each one reports on in its database and the scoring system(s) they use. Each bureau has a separate and unique scoring system. We'll dive into these systems later, but for now it's enough to know unlike the personal credit market where a 700 score means the same thing for all three personal credit bureaus, a 225 score from DNB is not the same as a 225 score from Experian Business (225 doesn't even exist as a potential score from Experian).

Experian Business and DNB credit reports on a business account for 99% of all the reports I have come across to date. Once a business requests credit from a given merchant or bank the vendor will pull a credit report through one of these bureaus. For example, let's say a small distribution company called Pacific Distribution sells office products to Bay Area law firms. In an effort to expand business, the shareholders decide to court a big Southern California client and receive a huge order for various office products. Let's also assume that Pacific Distribution is a very small outfit (3 man show) and is incredibly cash poor. Instead of paying their suppliers in cash which would leave them severely depleted in reserves, the owners rather request a \$50,000 revolving credit line from each supplier to help manage cashflows. To date, Pacific has made no such request from any vendor and its business credit profile has never been pulled. If all the suppliers use Experian to pull credit, Experian will be the first one notified that Pacific Distribution is seeking credit and will create a new file for the company. There is little the owners can do to modify the information provided to the credit bureau and cannot proactively create a new file with Experian.

The reason why this is important is that DNB is the only bureau to date that provides a way for new companies with no pre-existing relationships with suppliers or other vendors to create a credit file. After getting a Tax ID number, the shareholders or officers of that organization can call the DNB proactively and request a DNB number (DUNS number) for their company. They can also input preliminary information such as length of time in business, names of shareholders, sales, employees, etc.

Guru: Tip

The DNB uses a proprietary online credit management system called DNBi. It is by far the most comprehensive database of information on over 100 million companies. Credit Grantors often use this system to request information about a particular company.

Once a DUNS number is assigned, a new credit file for the company is created and an overall score, called the **Paydex**, is provided. The Paydex is one of 3 different scores used by DNB to provide credit information on a company. What the Paydex is and its importance is discussed later, but what's important to note here is that the Paydex is just one of a few different scoring systems from DNB. There are others



(Commercial Credit Score and Financial Stress Score). **The Paydex can be built to really high levels but in the end it's PART of the entire picture, not all of it.**

Some Basic Business Credit Concepts

Most suppliers (or vendors), such as office supply stores, gas stations, computer outfits, usually use DNB to grant store credit to a given legal entity. In other words, if I was to create a brand new C-corporation in state of California with a **DUNS #**, I can request a store credit card or credit line from RadioShack or OfficeMax with nothing more than my DUNS# and my incorporation papers. Usually, no credit checks are used and in quite a few cases personal credit information is not even requested. When a retail business grants credit to be used within its chain of stores (I'm using the word stores loosely, it can mean anything from gas stations, office supply stores, etc) I call it **vendor or merchant credit**.

Vendor credit can be easily and quickly built from a slew of well known vendors as big as Staples and Texaco, to ghost stores that don't sell any products but can be used to inflate the size of your credit lines. This latter of type of credit is often associated with shelf companies that we will discuss in depth in later chapters of this book. For the time being it is sufficient to know that the concept exists.

Bank credit, unlike vendor credit, is a parallel concept to credit cards. Banks give unsecured (as in they do not encumber any asset) **credit lines** to organizations that are within the bank's credit risk. Depending on various banks, the risk assigned to a specific borrowing entity may entirely or partially depend on factors such as:

- Company's credit scores and the scores of the guarantors
- Company's Industry
- Company's credit grade
- Amount of time present management has been in place
- Revenues and Income of the Company
- Length of time company has been in business

These credit lines can be used for any business purpose but are most often used for proper cash flow management. Bank credit lines **always** require prime credit scores from the **guarantors**, not necessarily the shareholders. To qualify, the guarantors must be one of the officers of the company that are mentioned in the company's Articles of Incorporation or Operating Agreement.

Guru: Tip

You should see now why its beneficial to have a corporation or LLC instead of a sole proprietorship, general partnership, etc. Guarantors are not the same as the shareholders of the company and can come and go. This leaves for a lot of maneuverability down the road.



The Scoring Models of the DNB

As a startup, or an established business with little prior business credit history, you really need to focus only on one type of business credit bureau. And that happens to be the DNB. DNB offers multiple scores, as in more than one, on a given company and there are three that we need to really take a look at:

- 1) The Paydex
- 2) The Overall Commercial Credit Score and
- 3) The Financial Stress Score.

The **Paydex** is the easiest score to maintain and is often mistaken as the only score the DNB provides. As they say in France, “au contraire mon frere”. This mentality is a true novice mistake. Many an entrepreneur with perfect Paydex scores have gone down the path of requesting credit and financing only to be declined because of “Serious Derogatory or Delinquency” items found on the credit report. I can’t begin to tell you the number of times I have found myself discussing this issue with clients. The Paydex is used as an indicator for how prompt the company is in paying its bills. That’s it. It’s not the end all be all of credit scores and is only part of the picture.

The following chart breaks down the scores of the Paydex and what they mean:

D&B PAYDEX Score	Payment Habit
100	0 Anticipate
90	Discount
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
UN	Unavailable



Commercial Credit Score (CCS) is the next big item and is often completely overlooked by entrepreneurs when assessing their own company's creditworthiness. The importance is akin to the overall FICO score of the company and is often used in determining whether a company is creditworthy. It is this score that is often the determining factor in bank credit line decisions. The Commercial Credit Score creates a statistical model for the likelihood of a company being delinquent, or 90 days past terms to any of its vendors over the next 12 months. In other words, the CCS, shows whether or not the company may default or be delinquent at some point in the future. It's a predictive score that anticipates when a company will generally pay its bills.

A table of these scores and how they rank is provided below:

Commercial Credit Score	Credit Score Percentile	Credit Score Class
536-670	91-100	1
493-535	71-90	2
423-492	31-70	3
376-422	11-30	4
101-375	1-10	5

If it's not obvious from the table, anything below a 400 Commercial Credit Score is usually grounds for automatic denial of credit. I have seen few companies with scores below 400 get approved for bank credit lines. Once a company reaches and maintains itself among the higher echelons of credit scores in the chart above, **less emphasis** is put on the personal FICO score of the shareholder in credit based decisions.

Guru: Tips

The Paydex and Commercial Credit Score account for most of the criteria that Credit Grantors look for when approving or declining a credit request. To determine how much credit to grant is dependent upon the recommended credit limit by the bureau.

Guru: Recommendations

"Periodically check your business credit scores. It never hurts to know how good or bad you look to a Credit Grantor."

The final score that is taken into consideration is the **Financial Stress Score**. This score predicts the likelihood of a firm going out of business without paying its creditors in full, reorganizing, filing for



bankruptcy protection and/or relief from its creditors over the next 12 months. Here is the scoring model used by the DNB:

Financial Stress Score			
Financial Stress	Stress Score	Percentile	Incidence of Financial
Class	Rang	Score Range	Stress
1	1377-1875	21-100	0.49%
2	1353-1376	11-20	1.37%
3	1303-1352	5-10	3.73%
4	1225-1302	2-4	8.30%
5	1001-1224	1	35.80%

All scores are normalized using other factors such as company size in terms of employees, annual revenues reported from the year prior, public filings, trade payments made, length of histories with vendors, etc and given a fourth rating, called a **Composite Credit Appraisal**. These can be classified into two separate categories: 1) companies that provide financial data to DNB and 2) companies that don't. The latter, and this is important, can never get above a "Good" or 2 rating on the system. To get the highest rating possible, A1, a company must report its financials to the DNB.

As a startup, the only scores you need to worry about for right now are the Paydex and the Commercial Credit Score. Once we get into how to create business credit, I'll dive into both of these a bit more and how you should monitor them. For right now, just think of this section as a good reference guide.

Personal Guarantors and Guarantees Demystified

- A great deal of ignorance lies in this statement:

"I want to get \$1M in business credit but I don't want to give out a personal guarantee."

Every time you find yourself thinking of such a statement, understand that you are thinking like an Apprentice and not a Guru. Gurus know that personal guarantees are a part of every, and I do mean, every credit and lending decision. Even credit cards have within them a personal guarantee clause. Essentially,



all a personal guarantee is that you pledge your assets (your bank account, your home, your cars, and your credit) to the payment of a specific debt. A personal guarantee means that you are personally guaranteeing the debt. A bank or a merchant would be foolish not to ask for one. It would be like me going up to you to buy something from your store and saying “I don’t want to be held liable for the debt in case I can’t make payments on this item.” That’s a pretty foolish request. Yet many are lulled into this false sense of security that personal guarantees are somehow not needed on certain financing and credit decisions. It simply isn’t true.

Checking personal credit and/or encumbering personal assets though are completely separate matters. A personal credit check may be required by the Credit Grantor to ensure that the individual asking for the credit request is credit worthy. In other words, does the individual have a good personal credit history that shows a track record of making prompt payments on similar requests when credit has been granted? This step may or may not be a part of a given credit decision.

To encumber something on the other hand, in the business sense, means to put a physical lien or other security instrument against it. That is considered collateralizing your assets to secure a loan and is not the same as a personal guarantee.

Therefore, a guarantor is an individual (or group of individuals) who have the assets and/or the credit to support the prompt payment of the credit request plus the interest. In credit and lending decisions, a guarantor personally guarantees repayment of debt through their own assets in case the debt defaults. A lender may or may not choose to collateralize the guarantor’s assets to complete this guarantee. It is not always required.

Guru: Tip

You’d be surprised to find out that a few individuals don’t understand this simple concept and use the terms credit checks and guarantees synonymously. If in doubt, ask what they mean.



CHAPTER 3. GETTING MERCHANT CREDIT

Matt Says...

“Once the fundamentals are known to the Apprentice, the journey towards becoming a Guru consists of fortitude, perseverance and exercising their knowledge”

What you should know by now

I neglected to put this section at the end of the last chapter because reviews are most beneficial when done beginning an experience, rather than when ending it. Before moving forward, I have provided some terms that you should have a good understanding of by now. From this point forward, I will use these terms interchangeably:

- DNB, DNBi
- Equifax Business
- Experian Business
- Business Credit Bureaus
- Commercial Credit Score
- Paydex
- Financial Stress Score
- DUNS Numbers
- Vendor Credit Lines
- Bank Credit Lines
- Personal Guarantors
- Personal Guarantees
- Credit Grantor
-

Types of vendors that will give you instant credit

We will now begin to take our knowledge of the fundamentals and begin to create credit. If you're with me so far, the next few sections and chapter are the equivalent of a graduate course in business credit. I will go through step-by-step how we're going to get your company from where it's at currently to have a large amount of credit lines from vendors and banks in as short of a time as possible.

Believe it or not, phone companies, wireless providers and a whole slew of office product companies will give your company credit without any financial or personal credit information. These are the easiest types



of vendor credit to attain and being a startup our goal is to get a total of 20 vendors reporting to our business credit file in 90 days. Here are the *types* of merchants that grant credit to startup firms.

Phone Companies and Local Broadband

AT&T is available in most areas and they provide an easy way to get a business account. All you need is your Tax ID information and maybe your articles of incorporation/organization to verify that you are in fact a legitimate business. Usually, a phone company will setup an account for you without using any personal credit information. The only thing that I would suggest here is to find a way to get yourself in your local pages listing. This will help you in getting listed in case a merchant decides to do company verification. Most phone companies will provide this as an option for you and if they do not, do ask your sales representative on how you can get this setup.

Guru: Tip

An 800 number greatly enhances the profile of your company and makes it look like more than just you running your firm out of your home.

Guru: Tip

“Always make sure your company has an 8 number”**

Next, your representative should give you the option of setting up a broadband type of service (via cable or DSL) through your account. This is also a good idea, though you may want to shop around for the cheapest provider as its not always necessarily going to be your phone company. Depending on what you’re doing with your business, I highly recommend starting slow and then building up. And that means starting cheap. DSL/cable modems can be instantly activated to faster speeds so there’s no need to get the latest greatest services available with high transfer speeds. **Start making some revenue first and then upgrade as you see fit.**

Your phone company may also ask you if you’d rather use VOIP (voice over IP) service. This is gaining in popularity and is cheap, fast and flexible. If you’re on a shoestring budget and need to place a high volume of calls for your business but can’t afford the long distance charges, this is not a bad option. Just ensure that you are listed in the phone books and have a 411 listing to your business. That should accommodate what we’re trying to accomplish.

Wireless

Wireless phone providers (Sprint, Nextel, T-mobile, AT&T, etc) ALL provide business accounts for startup companies. I’ve found though that the page links to get started with ordering business services is not readily available on their websites. Instead, you’ll have to call into the new customer service departments and ask for information on how to setup business accounts. One of the reps will usually



provide information (in some cases, they may ask you to visit a local dealer with a copy of your articles of incorporation/organization and a utility bill of your company). In all cases, these wireless companies will grant as many as 20 lines for your firm. If you need them, they're there, but having seen quite a few entrepreneurs start companies and fail, I have some golden advice for you. Only spend cash if it somehow increases your productivity, increases your revenue or decreases your expenses. Don't increase your monthly expenses in the hopes that down the line the increase will help in increasing productivity. This is a gamble that 90% of the time causes startups to be upside down in expenses before they get out of the gate. Spend wisely. Think of it as an investment. If there are 4 of you in the firm and they're giving away 20 lines, only take 4.

Guru Tip

Business credit is not free money. Don't be exuberant. Buy only what you can afford to pay back.

Office Supply Stores

The easiest merchants to get credit out of are office supply stores. Staples, OfficeMax, Office Depot and even online e-commerce stores like Nebs and Quill regularly grant credit. These stores grant super small lines (\$300 - \$1000) for your company but then once you have an established history with them, they will easily jack these lines up to as much as \$5000. That's a lot of office supplies if you ask me.

Almost all of these stores have a separate business credit section built into their websites. If for some reason you can't find it, call one of the 800 numbers for the stores and ask for a credit application for your business. You will get one emailed and or faxed to you right away.

Large Technology Outfits

Firms like Dell, IBM, HP and Xerox love granting small credit lines to newly formed companies though you must have a history of a few accounts with positive trade history reporting to the DNB before this step can be taken. Before going to these outfits, ensure that you have at least 5 other vendors on your credit profile that have been around for at least 90 days. Once you're over that hump, you can list the new vendors as reference accounts and then start with a small business credit line from these companies.

Gas Stations

Texaco and Chevron are among the few gas companies that regularly give out business credit lines without a personal credit check. I have yet to see something similar from Amoco or Exxon. With a few credit lines built into your credit profile and a few vendors reporting (ideally you want to have total credit up to \$2500 before you go down this route) you can start applying to Texaco and Chevron. Don't go overboard with credit limits; try requesting a modest credit limit of \$300 to get everything started. Every month you are welcome to call in and ask for an increase. Once you have a few months of track history



with these firms, you can apply for additional or supplemental lines with companies like 76, Circle K, and BP Amoco.

Other Retail Giants

The final category, and often the most difficult to qualify for, is the retail giants such as The Home Depots, Best Buy and Circuit City. The trick to getting qualified here is to have at least \$7500 in credit built up that is reporting on your business credit profile with, of course, no history of late payments and a super high Paydex score (75+). Once you are at this stage, applying for credit with these large outfits is easy. In the case when they ask for personal information, I have often told my Apprentices to leave it blank. Surprisingly, we found a 50% approval rating when the business was for at least 6 months or more, had a good DNB profile and a high Paydex along with \$7500 in credit from other vendors.

Why Vendor Credit is Important

In 6 – 12 months of starting to apply for business credit, you can easily build \$10K in vendor credit (if you're still not convinced I will give you a step by step approach soon enough). Once there, your company has enough credit to compete with a normal average 19 year old teenager. In other words, your company begins to take an identity of its own. You, being the owner or shareholder, should treat it as such and furtively promote your business as a separate identity when applying for credit. But why is any of this important? Why can we not just start applying for credit cards and bank lines of credit?

The answer lies in understanding what vendor credit does to the overall credit score of your company. Simply put the more vendors are reporting on your company's credit profile, the more robust your company appears. Credit Grantors will always look for a detailed credit history of any business entity that they are about to grant credit to. The longer, broader and more diverse this history appears in a credit profile, the more your company is operating as its own entity and the less it matters of the individual personal fico scores of the shareholders (guarantors will always be required for loan or credit requests).



CHAPTER 4: ALL ABOUT CREDIT CARDS AND CREDIT LINES

Matt Says...

“The final frontier in credit development lies in attaining unsecured credit.”

True Business Credit Cards

When I was a business credit Apprentice, I knew a family member who started a business and was able to get \$50K in credit cards virtually overnight. When asked how, he replied “Simple. I have great credit.”

If you and your shareholders have great credit, applying for an unsecured business credit card is a cinch. Simply go to any of the credit card companies I mention in the next table, apply for a credit card and you’ll wind up getting one virtually overnight. Just ensure that among the plethora of offers these companies regularly endorse on the table, the card you are applying for is truly unsecured. In other words, that the business credit card shows up only on your businesses credit profile. I’ve done most of the work for you and given you some good hard and fast rules for each company, their qualification criteria if it was available, and then the contact information for each.

Despite this information, I don’t consider these offers “true” business credit cards. In my perspective, no personal credit check should be required in order to grant an unsecured credit card to a business. If you’ve done a good job of separating your business from your own identity, then there are a few companies that offer credit cards without personal credit checks. One such entity is discussed in this book in the following section.

Out of the gate as a startup, you’re not going to qualify for true business credit cards. The reason being, of course, most do not have established business credit history and definitely not enough merchants reporting on your credit profile. If you are in the situation where you don’t mind having your personal credit run and can qualify for one of these credit cards, your goal is to get 3 – 5 unsecured business credit cards on your profile along with 20 – 25 vendors reporting. If you establish good positive trade history with each of your merchants, pay your bills on time and keep your balances low (don’t max out your credit cards) then applying for credit as a business becomes a whole lot easier down the line (6 – 12 months of positive credit history at the minimum).

There are a few companies that offer true business credit cards and I show you in the next few sections how to find them and apply for them.



Who Gives out Business Cards?

Quite a few companies regularly give out business credit cards. But they are not really selling their own credit cards...they are usually using their own logos and branding but someone else's programs to make you qualify for credit. Here are the largest business credit card companies I know of. I call them the "usual business credit card suspects":

[ABN AMRO*](#)

[Advanta Business Services](#)

[Bank of the West](#)

[Chase Manhattan Bank *](#)

[Citibank USA, N.A](#)

[Comerica Bank, N.A. *](#)

[FIFTH THIRD BANK](#)

[First Hawaiian Bank](#)

[First National Bank Of Omaha *](#)

[GE Business Card](#)

[HSBC Bank USA *](#)

[Huntington National Bank](#)

[Key Bank USA](#)

[LaSalle Bank](#)

[MBNA America Bank, N.A.](#)

[QuickBooks Business MasterCard®](#)

[Standard Federal Bank](#)

As promised earlier, I've done most of the work for you. I've broken down three of the top credit granting companies for startups, the types of programs they offer, and where they offer them. Some companies even offer working capital loans and leases, but as a startup most are going to base their decision off of personal credit.

[Advanta Business Services](#)

Will consider new companies
Annual Sales Volume: not to exceed \$10 million

- No minimum years in business
- Up to \$50,000 in working capital
- Your business name at the top of the card
- Additional cards for employees
- Rewards and discounts

[Key Bank USA](#)

In business 1 or more years
Geography: AK, CO, ID, IN, ME, MI, NH, NY, OH, OR, UT, VT, WA

[The Home Depot MasterCard](#)

In business for 1 or more years with established business credit
Geography: Nationwide



What's an Unsecured Credit Line and How it Functions

Unsecured lines of credit are revolving bank credit lines given to companies and do not show up on the owner's personal credit reports. The words "unsecured" comes from the fact that these credit lines do not require any collateral and do not encumber any assets of the business owner (remember our discussion of personal guarantors?). In other words, no physical lien is put against the personal property of the entrepreneur. The worst most banks will do is put a UCC filing that will encumber the assets of the business up to the point of the size of the line of credit. But even that is rare.

There are two main types of LOC's: the ones requiring no income documentation and the ones requiring full documentation. The former are aggressive programs that provided by certain big national or regional banks. The latter are usually the product of small community banks that are spread across the country.

The main differentiator is this. No income documentation programs always, and I do stress always, require prime credit from each guarantor. There are no exceptions to date and I don't presume that there will ever be. Banks operate on risk mitigation. To think like a bank, you have to start asking yourself the following question, if this was my money, would I lend to someone else in my position and if I could, how would I ensure I get my money back? That's risk mitigation.

How do you mitigate the risk of lending to someone that's looking to borrow? For banks, part of the risk can mitigate itself if the borrower has high credit scores. Typically, these borrowers have a lower chance of defaulting on loans and have demonstrated responsibility in payments. Thus, in the absence of any income documentation, credit can be extended to these borrowers by virtue of their high personal credit scores, their industries, their business credit scores and their **declared** annual revenues from the year prior.

That last statement should raise an eyebrow or two. "Last year's gross income?" you should be asking yourself. "But if that's the case, how do shelf companies get lines of credit when in fact they've made no money?" By lying about income. That's bank fraud and a common Apprentice mistake. Be very careful about shelf companies and shelf company providers. All banks, and I list a few of them in this book for you; look for a declaration of income. If you've bought a shelf company, your gross income is \$0.

How you qualify for bank lines of credit is a completely separate matter. If you are a prime borrower (have great FICO's), have a company that has been around for more than 2 years, you can qualify for up to 20 – 25 % of your company's gross annual sales from the year prior from each lending institution that is listed in the appendix. Simply navigate to the websites indicated, by state, and look for the small business section. You're looking for a business credit line, not a loan, but a revolving credit line on these sites. These lines are interest only and are usually referred to as SBAExpress Credit Lines, Business Express Credit Lines, or Business Credit Express Lines.



CHAPTER 5: PUTTING IT ALL TOGETHER: A STEP BY STEP PLAN

Matt Says...

“Follow the footsteps of those that have gone before you....

....and never get swept off your feet.”

Watch and Follow the Guru in Action to Learn!

In the past few chapters I've given you just enough of what you'll need to establish credit for your startup company. But I'm not finished yet. We're now going to create business credit for a company as if I was doing it myself and narrating my actions. As the Apprentice, all you have to do is follow my lead for the same results with your company.

Step 1: Incorporation: CPN's Do Work Best!!

As I advised you earlier, incorporation is the key. Before I do anything, I incorporate. And before incorporate, I file for a Tax ID Number. (http://www.legalecpn.com/personal_cpn.html). This is synonymous with a Tax ID number and Legal CPN works best to ensure your Tax ID Number creditability inspecting for mergings.

Next, I will incorporate a firm called “The Guru , Inc” as a C Corporation through an online provider such as The Company Corporation (Click Here to be connected to this site and incorporate). I already have searched for example that “The Guru , Inc” is a valid name for a company in Alaska. I choose 100 shares for no par value and assign them to myself. I also grant myself the positions of the President, Secretary and Treasurer. I do this because the Business Credit Guru is confident of his personal credit scores. If you find that you do not have confidence of your personal credit, please read my alternate book: **The Business Credit Guru : Bad Credit Business Credit Guide** and I show you how to get around bad credit problems. I could not address this vast subject in this book especially as it doesn't apply to everyone opening a startup. Once filed, I choose an option for delivery from The Company Corporation and then I wait. Once I receive my package, I immediately open a business checking account.

Step 2: DNB Profile, DUNS, and ScoreBuilder

My next step is to create a DNB profile, get a DUNS number and signup for the ScoreBuilder program. Start by visiting <http://www.dnb.com/us> and selecting to get a D-U-N-S number. At the time of the publishing of this book, this option was a link on the upper right of the page. If that has changed, remember that the D-U-N-S number is absolutely free. There is no charge and despite what anyone tries to sell you, all you need for starters is the number and the ScoreBuilder package for reporting on vendors.



Next I want to create an online account for my company and sign in to create my company profile. Here, I'll list myself as the CEO, tell them the number of employees I have and my revenues.

The only item that I want to explain a bit further here is the ScoreBuilder. In the business credit world, vendors and banks don't HAVE to report to the credit bureaus. It is an option for them. Some do, some don't. Unlike personal credit bureaus that rely on creditors to proactively report on payment trends, the DNB allows business owners the option to have a service placed on their account where DNB goes out and monitors your payment trends on given vendors. Even though there are some Guru s that are purists and do not wish to go down this route, I find that typically, this is a great way to add vendors that you pay in full every month to build your company's Paydex credit score to high levels fast (within 90 days). The payment trends will also be reflected in the Commercial Credit Score also.

Step 3: DNB, Phone Lines and Broadband

In what follows, I will follow a formula that has a pretty good hit rate for most startup companies in my experience. For companies already in existence, applying the formula below may take some finagling depending on how your credit is currently. If your Paydex score is flawed and you have liens on your credit report (best to pull the DNB \$150 comprehensive insight report on yourself to find out), you most likely will not be able to repeat the following with the same results. In this case, refer to the business credit repair section on where to go next.

Once I've established a DNB number, the next step is to open a business phone line and get broadband service with my DNB number (if needed) and my Tax ID number. This can be done without the Article of Incorporation and so I'm not going to wait for them to arrive in the mail. I ensure that my company's address is different than my residential address (if I don't have an office I use Postal Annex to create an artificial forwarding address).

The simple reason for this step is once this information is enlisted with the DNB, the information becomes public and I do not want my home address out there for everyone to see. A private mailbox with a local Postal Annex and will have suite numbers instead of PO Box numbers and do the job of creating a separate mailing address rather quickly.

Once my business phone lines are established, I list my company with the Yellow Pages with the new phone number and the new address. Upon receiving my first phone bill, I will add in my phone company as a vendor for my ScoreBuilder profile. Throughout this entire endeavor I will ensure that I pay all my bills on time.

Guru: Tip

Remember that we are trying to build credit. Prompt payment of the entire bill is required to get stellar credit scores.



Step 4: Adding Wireless and Office Vendors

Next, large office supply vendors, such as Staples are good about giving out small credit lines to companies but need a copy of a utility bill showing your address. Since I have already received my first phone bill I will apply for a credit line of \$750 at <http://www.staples.com> for a business credit account. While I'm at it, I also open a business account with NEBS (<http://www.nebs.com>) and QUILL (<http://www.quill.com>). Once approved on all three, I add them to my ScoreBuilder profile. I fully know by this time the amount of total credit I'm approved for (\$750 from Staples, \$300 from Quill, and \$300 from Nebs in most cases). On my business credit report, after 30 days of these vendors being added, I will show three trade lines totaling \$1,350 with perhaps a small balance on them.

Next I realize that I need cell phones and I know that the easiest ones to apply for are either Nextel or T-mobile. I follow the same principles as above. I go to the website, call the general number, ask to apply for a business account and follow their procedures. Usually these lines come in 5s so I may wind up having 5 lines in no time that are from my company and not myself. They will even have "The Guru" on caller ID when calling other phones. This is a revolving account and works much like the AT&T account. It usually has no credit limit and so does not do much to boost scores. If I have room on my ScoreBuilder, I will add this account in as well, but if I do not, phone and wireless providers are not the types of vendors I want reporting on credit histories. Since I cannot raise credit limits, I will not gain anything except prompt payment history.

Guru: Tip

The ScoreBuilder product comes in various sizes. If you are strapped for cash and cannot afford the \$700 yearly subscription, only add the accounts where your credit limit can be raised over time and ones that will show prompt payment history. Having one without the other serves little purpose.

Step 5: "Fattening" the Credit File

Once all these vendors are reporting on my credit file, my next step is to "Fatten" my credit file to get over \$3500 in total business credit. I can accomplish this easily over the next 60 days by adding vendors from Appendix A. I only pick and choose the vendors that I know correlate with my industry. For example, if I had registered myself as a trucking company, it would not make too much sense to have 1800Flowers as a vendor. Down the road, a credit grantor may choose to take a look at the "type" of vendors that are reporting on my credit file. Were a trucking company and had nothing but flower companies as my vendor base, it would not lend too much credibility to my business' actual activities. It is doubtful for any trucking company to only have flower companies as the vendors it normally works through.



Being “The Guru , Inc” I consider myself an online retailer as I am in the eBooks industry. Accordingly, I will pick companies that directly impact my business. To give you an example, I will most likely pick vendors from the following industries:

- Shipping
- Packaging
- Hosting
- eCommerce
- Computers
- Electronics

I will stay away from companies requiring any kind of a personal credit check and continue to add them in until my total credit reaches \$3500.

Step 6: Adding 2 Behemoths to Get to \$15000 in Total Credit

Once I reach \$3500 in total credit, I first call Staples and ask to extend my credit line to \$1500. Prior to making this request I ensure that my payments were all on time and that I have a \$0 balance on my account. When asked for a reason for the increase, I state the truth. I am building my companies credit and it would work to our advantage of having a well known firm such as Staples increase our credit line. We’re responsible, well managed and as our records show, do not abuse credit. I repeat this procedure with Nebs and Quill. Both should double my initial credit lines. Once my credit total credit is increased to \$5000, I move to the first of two credit behemoths.

I call Dell’s (www.dell.com) small business division and ask to apply for a business credit account of \$5000. I know that they will ask for all the same company information but they will most likely also ask for my company’s DUNS number. At this point in time it is to my advantage that my Paydex is above 80. The other credit scores don’t really matter much here unless I’ve missed payments on my report. If Dell denies me, it may be due to a seasoning reason (not been in business for too long) but this is a rarity.

Once Dell has been established as a vendor, I will add them in on my ScoreBuilder profile and move to the other behemoth. The Home Depot is a tough cookie to deal with. Primary reason being that their qualification criteria are elusive and they have a habit of initially declining applicants and then approving them 30, 60, or 90 days later. The most important things to qualify for are the Home Depot vendor credit account. I follow the same basic procedure as before except in this case, I already know which website to go to and will point it out for you as it’s tough to find for the Apprentice.

Click Here: [Home Depot Revolving Charge Card](#)



Step 7: The Goal

After following steps 1 – 6, and adding The Home Depot and Dell to my ScoreBuilder profile, my goal is to repeat Step 5 until I have amassed 25 vendors reporting on my credit profile. My strategy is as follows. I add new vendors every 30 days. After 90 days of adding them, I ask for credit increases. Once I have broken in to one industry of vendors (Shipping for example) I add similar vendors after 90 days. In the example above, I added Staples, Nebs and Quill all within the office supplies industry within my first 30 days of incorporation to my ScoreBuilder profile. Following suit, in 90 days I will add in Office Depot and OfficeMax while requesting credit increases from Nebs, Quill and Staples. 90 days later, I ask for credit increases from all 5.

To take this a step further, I added Dell and The Home Depot as part of step 6. 90 days later, with Dell and The Home Depot both reporting on my credit profile, I will add in Xerox, HP, Compaq, and Lowes while asking for credit increases from The Home Depot and Dell. 90 days later, I ask for credit increases from all fully knowing that I may not get subsequent increases and may get declined.

Usually, most vendors will allow 1 or 2 credit increases all year. Responsibility in repayment and keeping balances low is the key.

The First Few Unsecured Credit Cards and A Credit Line of up to \$100K

Credit cards and credit lines require some seasoning on your company. Advanta Business Credit (in our chart above) is one of the only credit card providers I know of that will give an unsecured VISA/MC credit card to a company using a personal guarantor that has been in operations for less than 6 months. Citibank also has some aggressive programs but they usually require being in business for at least one year. American Express is one company that regularly extends credit cards to small startup companies. Qualifying for any of these credit cards is as simple as visiting their websites and applying.

However, we're concerned with getting qualified for business credit cards without the hassle of going through random credit checks and such. If you need a credit card badly and have stellar credit, I'm sure one of the above 3 will provide a business credit card for you. But if you're willing to wait and build your business credit, there is an easier way.

Once you have 25 vendors reporting on your DNB credit profile and you have been in business for 1 year, there are 3 lenders that will grant you credit (provided that you can qualify for it and that your guarantors have credit that is above 700). One is Bank of America, the other is the Home Depot MasterCard (Click this link: [The Home Depot MasterCard](#) to go to the website), and the third is Key Bank USA (Click here: [Key Bank USA](#)) .



The HDMC remains to date one of the only credit cards that don't require any personal credit information. After months of tinkering with the formula, I finally found that what I've laid out for you above to have the greatest chance of success in attaining this card. Once approved, of course you'll want to add these two items in to the ScoreBuilder.

Next, call Bank of America and ask to apply for a SBAExpress credit for up to \$100K. A BofA representative will ask you a few questions, the most important of which is your gross revenues from last year. Bank of America will give you up to 15 – 20% of your gross revenues from the year prior as a credit line with stated income documentation. The only required documentation needed prior to closing will most likely be the Articles of Incorporation, business licenses, utility bills, etc.

Between the three lenders I just pointed out, you should be able to rack up at least \$50K of unsecured lines provided your revenues were sufficient to get that aggressive of a credit line from Bank of America.

Year 1 and Beyond

If you've come this far, the next few sections should be incredibly important and beneficial to you. Your temperament drastically changes after year 1 and having accomplished everything I've listed in the last few sections. As a first year company, you are no longer an entity that can be ignored. Your company is beginning to look and feel like it has a life of its own.

Even if you weren't able to accomplish everything with the unsecured credit lines and credit cards (due to credit problems, etc), your direction is not going to change much. At this point, Apprentices can act very Guru like by calling the DNB and Experian Business directly and asking to increase the overall credit limit assigned to them. Prior to taking this step, ensure that you have updated your company's profile with updated revenues, employment and management changes if there were any.

In my example of "The Guru , Inc", in my first year of business I would have had \$100K in a credit line, \$20K in credit cards against my company and 25 vendors all totaling upwards of \$25K - \$35K in credit. My total credit on my company would be somewhere in the \$150K range with a 10% rotating balance on my credit lines. No late payments and no derogatory public record/collection are on my business credit report. Let's say on my one year anniversary, I pull my Comprehensive Credit Report and find out the following details:

- Overall Commercial Credit Score: 600
- Paydex: 85
- Recommended Credit Limit: \$25,000

To me, though the credit scores are great, what's concerning is that the DNB is only allowing a maximum of a \$25K limit. I don't think that's very credit worthy of my company. Being a Guru , I will call the DNB and ask them to increase my credit limit. I tell the DNB something to tune of "Our Company is



growing fast and we cannot routinely get approved for small credit lines. We've demonstrated a history of prompt payment and credit responsibility and would like to request a credit increase so that we can apply for larger credit lines to help manage our growing cash flows."

In the case above, the DNB will most likely double, or even triple my recommended my credit line after a review. Why? Because I have demonstrated that my company is a responsible borrower. We've kept our records clean and have shown credit responsibility. We are definitely very credit worthy. As a Guru, my next step is to go back to each one of my vendors and credit accounts and ask them to "re-evaluate our credit line" for an increase. They run credit again and they see that our recommended credit limits are larger. They act accordingly.

Using this same approach, I've managed to take a few companies with \$150K of total credit to \$250K in less than 60 days. After 6 months of waiting and prompt payments, I once again called the DNB and requested a credit line increase. I repeat this process until I have the credit I desire.

Guru: Tip

The above approach works to perfection with one caveat. Your company has to be an income producing company that is commensurate with your credit increases. You cannot list on your profile that your company made \$50K and request a credit limit increase to \$250K. These types of requests are usually a total waste of your time as they'll get declined 99.9% of the time.



THE OTHER OPTION: SHELF COMPANIES: Matt Says...

“Avoid deceit. Guru s have far more effective methods.”

DEFINITION OF A SHELF COMPANY

Quite a few business credit Apprentices stumble upon the concept of the shelf company and are immediately seduced with advertising as brash as:

“Want to get \$1M in credit? Buy a Shelf Company! Our companies come with millions of dollars of credit lines!”

Who wouldn't be seduced?

Business credit Guru s fully know that such advertising is little more than a sales gimmick. Though a shelf company may indeed have millions of dollars in credit lines, they definitely aren't from banks or lenders. But first, let's clear up this elusive concept. What is a Shelf Company?

In my example I've been using, “The Guru , Inc” is a perfectly good example of a shelf company that is until it reaches its first year. I created a company, filed all the appropriate paperwork, got all the appropriate vendors to report and have been building my credit profile. Had I not applied for credit cards and bank credit lines, I could have kept building these vendor trade lines and kept the company around for years without actually making any money. Just as easily, after amassing a large chunk of credit lines, I could have sold it to someone and saved them the headache of having to do all the work themselves.

That is a shelf company. Why would I not want to create credit lines and credit cards for “The Guru , Inc” had I intended for it to be a shelf company from the start? If my original goal was to put “The Guru , Inc” on the shelf and let it season for a few years while I develop a vendor database, I would have definitely not given any banks or any lenders a personal guarantee on a revolving charge against my personal credit! That would be foolish. That way, when I go to sell the company, the new owner assumes all the credit lines with me as a personal guarantor. I'd be bankrupt and up to my ears in debt in 30 seconds.



WHAT A BROKER ISN'T GOING TO TELL YOU

When brokers are selling to the vast sea of business credit Apprentices, it is to their disadvantage to disclose that anyone can create a shelf company with millions of dollars of trade lines. Let's examine how one would do just that. Say you are a savvy business credit Guru and understand how business credit

works. So you incorporate a company, let's call it XYZ Industries, Inc and get all the appropriate documentation filed with a company like The Company Corporation. You open up a Dunn and Bradstreet profile and assign your company a Paydex score. You then incorporate another company called ABC Products, Inc and follow the same procedure.

ABC Products, Inc and XYZ Industries, Inc are both independent entities. And it is perfectly legal to be vendors of each other, or in other words provide each other with their own products and services. Each company can then proceed to give a large credit line to the other and report as such on the credit bureaus. After all, it's totally the company's business how large of a credit line it can grant.

Let's dive into this concept a little deeper. Say you own a small convenience store and have decided to give your clients with good credit scores a store credit card. It is up to you, the owner of the company, to grant the amount of credit to someone. You can make it as large or as small as you'd like. After all, it's your credit. The individual can go around and use as much of it as they'd like in the store and buy whatever they want. They can pay as they go, incurring an interest charge every month that you impose upon them. Many companies use this model to add serious returns to merchandise. Rarely do people asking for credit have the ability to pay for the entire product; otherwise they'd buy it in cash. Most consumers love having the option of splitting their payments into installments and slowly pay back the balance. Most owners and companies are okay with that, provided the individual pays interest on the outstanding balance of what they owe every month.

Well, what if you were to strip away all your products and services from your store? What if you sold absolutely nothing? You can grant as much credit to anyone you'd like because that other person has absolutely nothing to buy. I can give someone \$1M of a credit line, report to the bureaus that I have done as such, and that other person has a \$1M line of credit from my store. What if that other person wasn't a person at all? What if it was a company? Does it change anything?

Absolutely not! As far as the credit bureaus are concerned, it changes nothing. I can grant credit to anyone and start a trade line for that company on any given credit bureau. One and done. And that's what's happening here. ABC Products, Inc and XYZ Industries, Inc don't sell anything. Yet they grant each other \$1M lines of credit and keep reporting to credit bureaus every 30 days with \$0 balances. Now imagine if there was an entire group of these? How about 200 companies that did just that to each other? What would their credit report look like when you pulled credit? It would have 200 vendors reporting perfect credit history for a long time. What do you think that does to a business credit score?

And in essence what are you buying? You're buying a company that has \$1M of credit lines from other companies that probably don't sell anything of value. Having said that, obviously if ABC Products ever



applied for credit at another unsuspecting vendor that does sell products and service, the vendor would be staring at a pretty impressive credit profile and would be willing to get aggressive on its credit line. So shelf companies may in fact come with large credit lines from certain well known vendors (discussed below).

What about bank lines and other lines of credit? Can a shelf company qualify for those? The answer is a big flat “No”. Remember our discussion about banks look for when approving credit lines for companies?

1. Shareholder’s credit score
2. Income documentation or “statement of income”
3. Length of time in business

For a given shelf company, the answer to number 2 is a big fat \$0. Shelf companies haven’t been making any money and to claim that they have is *lying*. Take a look at what’s going on with mortgage markets and the slew of individuals that lied about income and are facing large payments they cannot afford. There is a lesson to be learned here. If you or the company hasn’t been making a certain amount of money, don’t claim otherwise. Either through a bank audit or renewal you have a high risk of getting caught not telling the truth. Lying about income to get a bank to grant financing or credit is the absolute bare bones definition of bank fraud.



CHAPTER 8: SOME FINAL WORDS OF WISDOM, PASSIVE INCOME OPPORTUNITIES, AND GOOD RESOURCES FOR FINANCING

Matt Says

**“The path to becoming a Guru is one of patience.
Never be led off the path by greed.”**

I want to be brief in parting ways from you. I have described as best as I can a straight and narrow way of establishing business credit ethically. In doing so, my number one priority was to convey information and enlighten the many would be Apprentices on the market today. If you're a businessman or businesswoman, I'm sure you can see the value in having an unbiased text such as the one I have provided for the myriad of entrepreneurs and business credit seekers that are often led astray by offers that are not honest. It is with this spirit that I ask you to share the information I have provided wisely and profitably.

First, is to become an affiliate of our products from the Business Credit Guru . We provide hefty commissions to our partners who help us enlighten others on any one or all six of our products. Please email us (legalcpn@legalcpn.com) to find out more about our affiliate program.

Second, one of the best resources I have to my disposal is an army of top lawyers. Despite the money I've made as a successful business credit Guru and a business financing Guru , you'd be surprised to hear how much I pay per month for my legal bills: Less than \$30.00. That's right, not \$3000, but thirty dollars a month. There are no gimmicks and no other hidden costs. To date, I have encouraged all my clients, colleagues and friends to join this service through Pre-Paid Legal. For \$30.00/month, you can't get a better bargain. Plus you get commissions for referring others as well. To register, email us directly at legalcpn@legalcpn.com

Finally, there have been numerous times when the needs of a startup are better served through financing rather than credit. The Gallant Group, Ltd (<http://www.gallantgrp.com>) is THE company for any sort of working capital loans, commercial, residential or business financing. I have seen these guys pull off deals that I didn't think could get funding. They have almost 10000 different programs for entrepreneurs in the early or middle stages of growth. The owners have a nice consultative style and I can't say enough good things about them. Use these guys and use them often!

These resources are yours to use. They are provided as some good references that I can personally attest to being your Guru .



APPENDIX OF VENDORS

Here are the complete names and websites addresses of all the vendors I've ever used in creating business credit. I give it all to you here.

ABC Building Supply

<http://www.abcsupply.com/Services.aspx?id=710>

Home Depot Supply

http://www.homedepot.com/webapp/wcs/stores/servlet/ContentView?pn=SV_CC_Commercial_Credit_Main&langId=-1&storeId=10051&catalogId=10053

United Parcel Service

<http://www.upscapital.com/solutions/creditcardsvc.html>

Tiffany and Company

<http://business.tiffany.com/business/index.asp>

Radio Shack Biz

<http://www.radioshack.com/uc/index.jsp?page=researchLibraryArticle&articleUrl=..%2Fgraphics%2Fuc%2Frsk%2FResearchLibrary%2FBuyersGuides%2Fresearch%2Fcredit.html>

Federal Express

<https://www.fedex.com/us/OADR/index.html?link=4>

Border's Books Corp

<http://www.bordersstores.com/bbps/welcome.do>

Kinko's

<https://www.fedex.com/us/OADR/index.html>

Interstate Batteries

http://www.interstatebatteries.com/estore/business_new2.asp

Valero Oil Co

<http://www.valero.com/OurStores/CreditCards/>

Wal-Mart Corporate

<http://www.walmart.com/catalog/catalog.gsp?cat=435440>



JC Penney Biz

<https://www.onlinecreditcenter2.com/eapplygen2/load.do?cHash=1342177401&subActionId=1000>

Exxon-Mobil Business

http://www.exxonmobil.co.uk/Norway-English/PA/Policy/NO_P_firmakort.asp

CITGO Gas Card

http://citi.bridgetrack.com/usc/07/Exp/Citgo/PL/default.htm?BTData=C0210797760617459564946BABEB0AFA19E908490F1FDF6EBEAC5C2DE13FCB56&BT_TRF=645463&app=UNSOL&sc=QRATNI00&m=N0000975850&DS=p1309132&ProspectID=8A1361D193964FCC83473CD031A3D31F

Staples Biz

<http://www.staplescentral.com/>

Office Max Biz

<http://www.officemax.com/omax/home/custom.jsp?id=m280004>

Shell Corp. Gas Card

<https://www.citibank.com/us/cards/shell/index.jsp>

Sam's Club Biz

<http://www.samsclub.com/shopping/navigate.do?catg=7057>

Amazon

http://www.amazon.com/Corporate-Accounts/b/ref=gw_br_corpacc/002-9560064-5360060?%5Fencoding=UTF8&node=600460&pf_rd_m=ATVPDKIKX0DER&pf_rd_s=left-nav-3&pf_rd_r=1E8RQT91V57TK3BJJ8CP&pf_rd_t=101&pf_rd_p=328657701&pf_rd_i=507846

Target

<http://redcard.target.com/redcard/page.jsp?ref=nav%5Fredcards&contentid=rc%5Fmain>

Tractor Supply

http://www.mytsstore.com/customer_service.asp?pageID=a

Office Depot

<http://www.officedepot.com/renderStaticPage.do?file=/creditcard/creditcard.jsp>

Dell

http://www.dell.com/content/topics/segtopic.aspx/dpa_payment_options?c=us&cs=19&l=en&s=dhs&~ck=anavml

Expo Design Center

<http://www.expo.com/finance.aspx>



Sunoco Fuel Card

<http://www.sunocoinc.com/site/Consumer/ApplyforaCreditCard.htm>

John Deere Credit

http://www.deere.com/en_US/jdc/apply_now/index.html?tm=jdcus&link=a_level&location=apply

Chevron-Texaco

http://www.chevrontexacocards.com/cccard/en/public/cce_home.asp

Marathon Fuel

<http://www.marathonpetroleum.com/credit%5Fcard/>

Quicken

http://quicken.intuit.com/creditcard.jhtml?lid=site_banner

Lowe's

http://www.lowes.com/lowes/lkn?action=pg&p=CustServ/cc_tab_commercial.html

Wright Express

<http://www.wrightexpress.com/MasterCard/index.html>

Capital One

http://www.capitalone.com/smallbusiness/cards/index.php?linkid=WWW_1107_SBUS_09_HOME_C1B_02_T_SBCD

http://www.capitalone.com/smallbusiness/index.php?linkid=WWW_1107_SBUS_09_HOME_C1B_02_T_SB1

Verizon

<http://b2b.vzw.com/productsservices/businesscallingplans/?lid=//global//business//business+plans>

AT&T

<http://www.wireless.att.com/businesscenter/business-programs/small/programs/exclusively-business.jsp?WT.svl=calltoaction>

T-Mobile

<http://www.t-mobile.com/shop/plans/default.aspx?plancategory=21>

Sprint together with Nextel

http://www.sprint.com/business/?id12=UHPCHP_Link_ShopBusinessSolutions

Marriott

<http://www.marriott.com/specials/default.mi>



Hilton Hotels

http://doubletree.hilton.com/en/dt/promotions/dt_eadvantage/index.jhtml;jsessionid=1QUYAN23LW02KCSGBJBMVCQ?xch=98358609,10F141000AF6EC3C5E92049F34FDDB48.etc23&adId=eadvantage,mini,30&cid=OM,DT,Eadvantage,Mini

Hyatt

<http://www.hyatt.com/hyatt/specials/index.jsp;jsessionid=UNWUFTS3IZJJFTQSNW2VAFWOCJWYOUN4>

La Quinta

<http://www.lq.com/lq/cool savings/specialrate/index.jsp>

Best Western

<http://www.bestwestern.com/programs/business/index.asp>

Motel 6

<http://www.motel6.com/promotions/>

Radisson

<http://www.radissonsas.com/cs/Satellite?c=Page&cid=1051345091143&language=en&pagename=RadissonSAS%2FPage%2FrsasSectionFrontpage>

My Tool Store

<http://www.mytoolstore.com/busacct.html>

JDR Micro Computers

<http://www.jdr.com/premier/>

Northwest Builder's Network Inc

<http://www.nwbuildnet.com/help/credit.html>

Savoya (Limousine Company)

www.savoya.com

Carey International (Limousine Company)

www.careyint.com

Davel (Limousine Company)

www.davel.com

Oakwood (Corporate Housing)

www.oakwood.com

Bridgestreet (Corporate Housing)

www.bridgestreet.com



Empire Limousine (Limousine Company)

www.empireint.com

Greyhound Bus

www.greyhound.com

Hewitt Packard HP

www.hp.com

IBM Computers

www.ibm.com

Crestwood Suites (Hotel)

<http://www.crestwoodsuites.com/cwdirbill.p...0Bill%20Account>
www.crestwoodsuites.com

Super Shuttle (Limousine Company)

<https://www.supershuttle.com/webrez/Update.aspx>

United States Postal Service

www.usps.com

Korman Communities (Corporate Housing)

www.korman1.com

Ballantye Resort (Hotel)

<http://www.ballantynesort.com/>

Peapod Food Delivery Service

www.peapod.com

Huntington Bank (Relocation Direct Bill Service)

<http://www.huntington.com/pas/HNB1725.htm>

Rio Pavilion (Hotel)

http://www.harrahs.com/our_casinos/rlv/gro...ll_app_form.pdf

Billing Direct (affiliate program, like CJ.com)

<http://www.billingdirect.net/>

Sonesta Hotel & Suites

http://www.sonesta.com/coconut_grove/page.asp?pageID=10904



ASAP Coach (Limousine Company)

<http://www.asapcoach.com/opeccount.htm>

Boston Coach (Limousine Company)

<http://www.bostoncoach.com/common/resources/account.jsp>

Air Culnaire (Food Service)

<http://www.airculinaire.com/ordering.asp>

Hyatt Regency Lake Tahoe

http://www.cflr.com/courses/Dir_billing.pdf

Hertz

<http://www.hertztrucks.com/business/bap.pdf>

Waiter.com (food take out company)

<http://www.waiter.com/documents/waiter-corp-account-form.pdf>

AAMCO Transmissions

http://www.aamcotransmissions.com/national...ng_options.html

Metro Hosting (Web Hosting Provider)

<http://www.metrohosting.net/new.php?sub=newAccount&plan=gla>

Jacopos (Pizzeria)

<http://www.jacopos.com/CorporateAccounts.htm>

Masters Inn (Hotels)

http://www.mastersinn.com/extended_stay.shtml

SelectATicket.com

<http://www.selectaticket.com/CorporateAccounts.asp>

FTD.com

<http://www.ftd.com/528/corporate/>

1800-flowers.com

<http://ww2.1800flowers.com/flowers/corporate/benefits.asp>

Wilkinson's Flowers

<http://www.wilkinsonsflowers.com/help.asp>

Monster (They give net 14 terms)

www.monster.com



My Coffee Supply

http://www.mycoffeesupply.com/corp_login.asp

Luggage Pros

<http://www.luggagepros.com/policies/corporate-sales.shtml>

Exclusive Tickets

<http://www.exclusivetickets.com/corporateInfo.cfm>

Linens n Things

http://www.lnt.com/corp/index.jsp?page=cor...2_corpsales_txt

Macys

<http://www1.macys.com/store/corporate/index.jsp?bhcp=1>

BladeSmart

<http://bladesmart.com/bladesmart.com/statp.../corpsales.html>

HydePark Jewelers

<http://www.hydeparkjewelers.com/HPSite/dep...application.pdf>

Franklin Sports

<http://www.franklinsports.com/fsm/files/cr...application.pdf>

Cognigen PCs

<https://www.cognigen-pc.com/main/eaccount/c...pplication.aspx>

Viracon

<http://www.viracon.com/corporateCreditApp.html>

TradeName.com

<https://www.tradename.com/fees/corpacc.html>

Fairytale Brownies

<http://www.brownies.com/Corporate%20Credit%20Application.doc>

Monte Vista

<http://www.mvcoop.com/credit/index.asp>

Sencore

<http://www.sencore.com/orderinfo/corpopen.htm>

Amtech

<http://www.amtechdisc.com/payment.htm>



Headsets

<http://www.headsets.com/headsets/credit/cr...pplication.html>

Bloomingdale's

<http://www1.bloomingdales.com/about/shopping/corporate.jsp#>

USA LEGAL FORMS

<http://www.uslegalforms.com/accountopen.doc>

Vac Hut Plus, Inc.

<http://www.vachutplus.com/corpacct.htm>

Ideal Industries

<http://www.idealindustries.com/pdf/EndUserSetUpForm.pdf>

Discount Awards

<http://www.discountawards.com/CorpAccounts.asp>

Corporate Express

<http://www.corporateexpress.com/faq.html>

Continental Airlines

<http://www.continental.com/programs/uatp/>

Alson's Jewelry

<http://www.alsonjewelers.com/services.htm>

Kohls

<http://www.kohlscorporation.com/GiftCard/GiftCards01.htm>

Luberman's building

<http://www.lumbermens-building.com/pdf/con...-credit-app.pdf>

GETTY GAS

<http://www.getty.com/gettycardapp.pdf#>

Thrifty

<http://www.thrifty.com/images/rx/img2076.pdf>

JEB Leasing Company

<http://www.jebleasing.com/apply.html>

Powell Company

http://www.powellcompany.com/customer_credit_application.asp



Earthlink Business Services

<http://www.earthlink.net/biz/majoraccounts/>

A-Vidd Electronics

<http://www.a-vidd.com/pdf/aviddcreditapp.pdf>

EBC Computers

<http://www.ebccomputers.com/Documents/netterms.PDF>

Circuit City Business Sales

http://business.circuitcity.com/b2b_landing_page.htm

Walgreens

<http://www.walgreens.com/about/community/g...rds/default.jsp>

Disney

<http://disneymeetings.disney.go.com/dwm/in...oupOverviewPage>

Ingram Micro

<http://www.ingrammicro.com/>

3 M Company

<http://solutions.3m.com/wps/portal/!ut...VAQA-irWmQ!!>

Mitsubishi Digital Electronics America

<http://www.mitsubishi-tv.com/>

Pioneer Electronics (USA) Inc.

<http://www.pioneerelectronics.com/pna/cont...l?fpSiteId=2076>

http://shopping.franklincovey.com/shopping...rt/payment_info

Harley Davidson

http://www.harley-davidson.com/wcm/Content...sp?locale=en_US

Starbucks

<http://www.starbucks.com/business/bizgifts.asp>

Bed, Bath & Beyond

http://www.bedbathandbeyond.com/CorpSales.asp?order_num=-1

REI

http://www.rei.com/cgs/?stat=footer_corp_sales



DTV City

<http://www.dtvcity.com/help/corporate.html>

World Lux

http://www.worldlux.com/corporate_sales.html

GAP

<http://www.gapincbusinessdirect.com/index.asp>

Rose City Software

<http://www.rosecitysoftware.com/corporate/>

Axion Tech

<http://www.axiontech.com/corp.php>

Bacario

<http://www.bacario.com/Corporate.asp>

Patagonia

http://www.patagonia.com/custserv/corporate_sales.shtml

Sharper Image

<http://www.sharperimage.com/corporatesales/>

Amherst Technologies

<http://www.amherstl.com/>

Corporate Outfitter

<http://corporateoutfitter.cabelas.com/>

Weems Plath

http://www.weems-plath.com/corporate_sales.html

Gempler's

<http://www.gemplers.com/a/pages/corpsales.asp>

Saab

<http://www.saabfleet.com/>

Staceys

<http://www.staceys.com/corporatesales.html>

Samys

<http://www.samys.com/industrial.php?PHPSES...8f5165a2082651f>



L.L. Bean

<http://www.llbean.com/corporateSales/?feat=ln>

Handago

http://www.handago.com/Information.jsp?si...CKey=1_BUSINESS

US LUGGAGE

<http://www.usluggage.com/corpsales.htm>

Surray Luggage

<http://www.surrayluggage.com/corporatesales.html>

Williams-Sonoma

<http://www.williams-sonomainc.com/bsa/index.cfm>



APPENDIX OF BANKS

Here are the names of major banks and their websites broken down by each state.

Alabama

[AmSouth Bank](#)

[Bank Independent](#)

[Bank of Brewton](#)

[Bank of Pine Hill](#)

[Bank of Wedowee](#)

[Barbour County Bank](#)

[Citizens Bank](#)

[Colonial Bank](#)

[Commercial Bank of Ozark](#)

[Community Bank & Trust](#)

[Compass Bank](#)

[Cullman Savings Bank](#)

[Eva Bank](#)

[Farmers & Merchants Bank](#)

[Farmers & Merchants Bank \(Centre & Leesburg\)](#)

[First Citizens Bank of Luverne](#)

[First Commercial Bank](#)

[First Federal Bank](#)



[First Federal of the South](#)

[First Metro Bank](#)

[First National Bank of Brewton](#)

[First National Bank of Brundidge](#)

[First National Bank of Central Alabama](#)

[First National Bank of Dozier](#)

[First National Bank of Scottsboro](#)

[First National Bank of Shelby County](#)

[First National Bank of Talladega](#)

[First Southern Bank](#)

[First Southern National Bank](#)

[First Tuskegee Bank](#)

[First United Security Bank](#)

[Frontier National Bank](#)

[Headland National Bank](#)

[Heritage Bank](#)

[Merchants Bank](#)

[Monroe County Bank](#)

[Peoples Bank & Trust](#)

[Peoples Bank of North Alabama](#)

[Phenix-Girard Bank](#)

[Regions Bank](#)

[Reliance Bank](#)

[Security Federal Savings Bank](#)



[South Alabama Bank](#)

[SouthTrust Bank](#)

[Union Planters Bank](#)

[United Bank](#)

[West Alabama Bank & Trust](#)



Alaska

Denali State Bank

First Bank

First Interstate Bank of Alaska

Northrim Bank



Arkansas

Arkansas National Bank

Arvest Bank Group

Bank of England

Bank of Eureka Springs

Bank of Fayetteville

Bank of Pocahontas

Bank of Rogers

Bank of the Ozarks

Bank of Yellville

Citizens Bank & Trust Company

Citizens Bank of Batesville

Citizens State Bank

Commercial National Bank of Texarkana

Community Bank

Community First Bank

Cross County Bank

Delta Trust and Bank

Elk Horn Bank & Trust Company

Farmers Bank & Trust

Farmers Bank & Trust Company

First Arkansas Bank & Trust

First Arkansas Valley Bank

First Federal Bank of Arkansas



First Arvest Bank

First National Bank & Trust Company of Rogers

First National Bank & Trust Company of Mountain
Home

First National Bank in Mena

First National Bank of Berryville

First National Bank of Crossett

First National Bank of Fort Smith

First National Bank of Hope

First National Bank of Paragould and Jonesboro

First National Bank of Paragould and Jonesboro

First National Bank of Springdale

First Security Bank

First Security Bank of Fayetteville

First United Bancshares, Inc.

First Western Bank & Trust

Forrest City Bank

Helena National Bank (HNB)

McGehee Bank

McIlroy Bank & Trust

Metropolitan National Bank

MidSouth Bank

National Bank of Arkansas

One Bank & Trust

Piggott State Bank



[Pulaski Bank & Trust Company](#)

[Simmons First Bank of Searcy](#)

[Springdale Bank & Trust](#)

[Superior Federal Bank](#)

[The Capital Bank](#)

[The Union Bank](#)



Arizona

Armed Forces Bank

Bank of America

Bank of the Southwest

Bank One

Commerce Bank of Arizona

Community First Bankshares, Inc.

Compass Bank

First International Bank & Trust

Marshall & Ilsley Bank (M&I)

Mohave State Bank

National Bank of Arizona

Northern Trust Bank of Arizona

Stearns Bank

Sunrise Bank of Arizona

Valley Commerce Bank

Wells Fargo Bank

Western Security Bank



California

[Alliance Bank](#)

[America California Bank](#)

[Bank of Alameda](#)

[Bank of Amador](#)

[Bank of America](#)

[Bank of Canton of California](#)

[Bank of Internet USA](#)

[Bank of Los Altos](#)

[Bank of Marin](#)

[Bank of Petaluma](#)

[Bank of Stockton](#)

[Bank of the Orient](#)

[Bank of the Sierra](#)

[Bank of the West](#)

[Bank of Visalia](#)

[Bank of the West](#)

[Bank of Walnut Creek](#)

[Bay Area Bank](#)

[Bay View Bank](#)

[Borel Bank and Trust Company](#)

[Borrego Springs Bank](#)

[Brentwood Bank of California](#)

[Broadway Federal Bank](#)



[Business Bank of California](#)

[Butte Community Bank](#)

[California Bank & Trust](#)

[California Center Bank](#)

[California Federal Bank \(Cal Fed\)](#)

[Canyon National Bank](#)

[Capital Corp of the West](#)

[Cathay Bank](#)

[Central Sierra Bank](#)

[Citibank](#)

[Citizens Bank of Nevada County](#)

[City National Bank](#)

[Civic Bank of Commerce](#)

[Coast Commercial Bank](#)

[Comerica Bank](#)

[Community Bank of San Joaquin](#)

[County Bank](#)

[Downey Savings](#)

[Eldorado Bank](#)

[El Dorado Savings Bank](#)

[Exchange Bank](#)

[Fallbrook National Bank](#)

[Far East National Bank](#)

[Feather River State Bank](#)



Fidelity Federal Bank

First Bank of Beverly Hills

FirstBank of San Luis Obispo

First Community Bank

First National Bank of Northern California

First National Bank of Olathe

First Regional Bank

First Republic Bank

First Western Bank

Foothill Independent Bank

Fremont Bank

General Bank

Goleta National Bank

Guaranty Bank

Hanmi Bank

Heritage Bank East Bay

Heritage Bank of Commerce

Humboldt Bank

Imperial Capital Bank

Jackson Federal Bank

Kerman State Bank

La Jolla Bank

Lake Community Bank

Liberty Bank



Life Bank

Los Angeles National Bank

Luther Burbank Savings

Manufacturers Bank

Marathon National Bank

Mechanics Bank

Merchants Bank of California, N.A.

Mid-State Bank

Mid Valley Bank

Mission Community Bank

Montecito Bank & Trust

National Bank of California

North Valley Bank

Pacific Crest Bank

Pacific Mercantile Bank

Pacific State Bank

PFF Bank & Trust

PriVest Bank

Redlands Centennial Bank

Rancho Bank

River City Bank

Sacramento Commercial Bank

San Benito Bank

San Diego National Bank



[San Joaquin Bank](#)

[Santa Barbara Bank & Trust](#)

[Santa Lucia Bank](#)

[Scott Valley Bank](#)

[Sentinel Community Bank](#)

[Six Rivers National Bank](#)

[Southern Pacific Bank](#)

[Sunwest Bank](#)

[Tehama Bank](#)

[Tokai Bank of California](#)

[Union Bank of California](#)

[United Commercial Bank](#)

[Universal Bank](#)

[US Bank](#)

[Valley Bank](#)

[Valley Independent Bank](#)

[Vineyard National Bank](#)

[Vintage Bank](#)

[Visalia Community Bank](#)

[Wells Fargo Bank](#)

[Westamerica Bancorporation](#)

[Western Security Bank](#)

[Western Sierra Bank](#)

[Wilshire State Bank](#)



Yosemite Bank



Colorado

[1st Choice Bank](#)

[Alpine Bank](#)

[American Bank](#)

[Bank of Colorado](#)

[Bank of the San Juans](#)

[Bank One](#)

[Cañon National Bank](#)

[Castle Rock Bank](#)

[Century Savings & Loan Association](#)

[Citizens State Bank of Cortez](#)

[Citywide Banks](#)

[Colorado Bank and Trust](#)

[Colorado Business Bank](#)

[Colorado East Bank & Trust](#)

[Community Banks of Colorado](#)

[Eaton Bank](#)

[First Commerce Bank of Colorado](#)

[First National Bank](#)

[First National Bank of Arvada](#)

[First National Bank of Canon City](#)

[First National Bank of Durango](#)

[First National Bank of Lamar](#)

[First National Bank of Las Animas](#)



[First National Bank of Longmont](#)

[First National Bank of Paonia](#)

[First National Bank of Stratton](#)

[First State Bank of Hotchkiss](#)

[Firststate Bank](#)

[Heritage Bank](#)

[Home State Bank](#)

[Liberty Savings Bank](#)

[North Valley Bank](#)

[Premier Bank](#)

[Rocky Mountain Bank and Trust](#)

[San Luis Valley Federal Bank](#)

[TCF National Bank Colorado](#)

[UMB Bank](#)

[Union Colony Bank](#)

[Valley Bank & Trust](#)

[Valley National Bank](#)

[Vista Bank](#)

[Weld County Bank](#)

[Wells Fargo](#)

[WestStar Bank](#)

[Young Americans Bank](#)



Connecticut

[American Savings Bank](#)

[BankBoston](#)

[Banknorth Connecticut](#)

[Citibank](#)

[Cornerstone Bank](#)

[Dime Savings Bank](#)

[Fairfield County Savings Bank](#)

[Farmington Savings Bank](#)

[First County Bank](#)

[First International Bank](#)

[First National Bank of Litchfield](#)

[First National Bank of Suffield](#)

[Fleet Bank](#)

[Guilford Savings Bank](#)

[Jewett City Savings Bank](#)

[La Jolla Bank](#)

[Liberty Bank](#)

[Litchfield Bancorp](#)

[Mechanics Savings Bank](#)

[The Milford Bank](#)

[National Iron Bank](#)

[Naugatuck Savings Bank](#)

[New Haven Savings Bank](#)



Newtown Savings Bank

North American Bank

Nutmeg Federal Saving Bank

People's Bank

Salisbury Bank & Trust Company

Savings Bank of Manchester

Savings Bank of Rockville

The Simsbury Bank

Southington Savings Bank

Stafford Savings Bank

Thomaston Savings Bank

Tolland Bank

Torrington Savings Bank

Union Savings Bank

Webster Bank

Westport National Bank



Delaware

Artisans' Bank

Bank of Delmarva

Delaware National Bank

First Union

First USA Bank

Mellon Bank

PNC Bank

Sovereign Bank

Wilmington Trust

WingspanBank.com



Florida

[American National Bank](#)

[AmSouth Bank](#)

[AmTrust Bank](#)

[Atlantic States Bank](#)

[BankAtlantic](#)

[BankFirst](#)

[Bank of America](#)

[Bank of Tidewater](#)

[Bay Bank & Trust Co.](#)

[Capital City Bank](#)

[CenterState Bank of Florida](#)

[Century Bank](#)

[Citibank](#)

[Citizens Bank of Oviedo](#)

[Citizens Community Bank](#)

[Citizens Federal Savings Bank of Port St. Joe](#)

[Citrus Bank](#)

[City National Bank of Florida](#)

[Clay County Bank](#)

[Coconut Grove Bank](#)

[Colonial Bank](#)

[Columbia County Bank](#)

[Community Bank of Homestead](#)



Community Bank of Naples

Community National Bank

Community Savings

Compass Bank

Crown Bank

Destin Bank

Emerald Coast Bank

Englewood Bank

Farmers & Merchants Bank

First Bradenton Bank

First City Bank

First Commercial Bank of Tampa

First Federal Savings Bank of Florida

First Federal Savings Bank of Lake County

First Home Bank

First International Bank & Trust

First National Bank and Trust

First National Bank and Trust Company

First National Bank of Florida

First National Bank of Mount Dora

First National Bank of Naples

First National Bank of Pasco

1st National Bank of South Florida

First Navy Bank



[First Southern Bank](#)

[First State Bank](#)

[First Union](#)

[Flagship National Bank](#)

[Florida Bank of Commerce](#)

[Florida Choice Bank](#)

[Grand Bank of Florida](#)

[Gulf State Community Bank](#)

[Gulfstream Business Bank](#)

[Hamilton Bank](#)

[Harbor Federal Savings Bank](#)

[Horizon Bank, FSB](#)

[Huntington](#)

[Independent National Bank](#)

[Interamerican Bank](#)

[Intercredit Bank](#)

[International Finance Bank](#)

[Liberty National Bank](#)

[Liberty Savings Bank](#)

[Mackinac Savings Bank F.S.B.](#)

[Madison Bank](#)

[Marine National Bank](#)

[Monticello Bank](#)

[Northern Trust Bank of Florida](#)



Ocala National Bank

Ocean Bank

Oceanside Bank

Pacific National Bank

Peoples Bank

Peoples First

Perkins State Bank

Pointe Bank

Premier Bank

Raymond James Bank, FSB

Regions Bank

Republic Bank

Republic Security Bank

Signature Bank

Skylake State Bank

Sofisa Bank of Florida

Southeastern Bank

Southern Commerce Bank

Southern Community Bank

Southern Exchange Bank

Southern Security Bank

SouthTrust Bank

SunTrust Banks Inc.

The Terrace Bank



[TIB Bank of the Keys](#)

[TransAtlantic Bank](#)

[UniBank](#)

[United Bank](#)

[United Southern Bank](#)

[Valrico State Bank](#)

[Village Banc of Naples](#)

[VirtualBank](#)

[Warrington Bank](#)

[Washington Mutual](#)

[West Coast Guaranty Bank](#)



Georgia

[Adel Banking Company](#)

[AmSouth Bank Georgia](#)

[Atlantic States Bank](#)

[Bank of America](#)

[Bank of Dade](#)

[Bank of Eastman](#)

[Bank of Hiawassee](#)

[Bank of Hiawassee](#)

[Bank of LaFayette](#)

[Bank of Perry](#)

[Bank of Toccoa](#)

[Bank of Upson](#)

[Blackshear Bank](#)

[Bryan Bank & Trust](#)

[Buckhead Community Bank](#)

[Cherokee Bank](#)

[Chestatee State Bank](#)

[Citizens Bank of Washington County](#)

[Citizens Trust Bank, Atlanta](#)

[Columbus Bank & Trust Company](#)

[Community First Bank](#)

[Community Trust Bank](#)

[Darby Bank & Trust Co.](#)



[Decatur First Bank](#)

[Douglas County Bank](#)

[Douglas Federal Bank](#)

[Eagle Bank and Trust](#)

[Embry National Bank](#)

[Exchange Bank](#)

[Farmers & Merchants Bank](#)

[Farmers & Merchants Bank/Dublin](#)

[The Farmers Bank](#)

[First Capital Bank](#)

[First Community Bank of Southwest Georgia](#)

[First Georgia Community Bank](#)

[First National Bank and Trust](#)

[First National Bank of Alma](#)

[First National Bank of Camden County](#)

[First National Bank of Griffin](#)

[First National Bank of Polk County](#)

[First National Bank of Scottsboro](#)

[First National Bank of the Internet](#)

[First Nation Bank](#)

[First Peoples Bank](#)

[First Union](#)

[Firststate Bank](#)

[Flag Bank](#)



Gateway Bank & Trust

Georgia Bank Trust Company of Augusta

Georgia State Bank

Greater Rome Bank

Habersham Bancorp

Lumpkin County Bank

Morris State Bank, Dublin

NetBank

Northwest Georgia Bank

Oconee State Bank

Park Avenue Bank

Patterson Bank

Pelham Banking Company

Peoples Bank

Pinnacle Bank

Premier National Bank of Dalton

PrimeSouth Bank

Quantum National Bank

Regions Bank

Rockdale National Bank

SouthTrust Bank

Spivey State Bank

Summit National Bank

SunTrust Banks, Inc.



Synovus Financial Corp.

The National Bank of Georgia

Thomasville National Bank

Tucker Federal Bank

Union County Bank

United Bank

Wachovia Bank

West Central Georgia Bank

West Georgia National Bank



Hawaii

[American Savings Bank](#)

[Bank of Hawaii](#)

[Central Pacific Bank](#)

[City Bank](#)

[First Hawaiian Bank](#)



Iowa

Amcore Bank

American State Bank

American Trust & Savings Bank

Bank Midwest

Bank of America

Bankers Trust

Banklowa

Bennett State Bank

Boone Bank & Trust Co.

Burlington Bank and Trust

Carroll County State Bank

Central State Bank of Muscatine

Central Valley Bank

Citizens Bank

Citizens Bank

Citizens First National Bank

Citizens Savings Bank

Citizens State Bank

City State Bank

City State Bank (Central City)

Clear Lake Bank & Trust

Clinton National Bank



Community Bank

Community First Bank

Community First National Bank of Decorah

Community Savings Bank

Community Savings Bank

Community State Bank

Community State Bank

Cresco Union Savings Bank

DeWitt Bank & Trust Co.

Dubuque Bank & Trust

Earlham Savings Bank

East Dubuque Savings Bank

Exchange State Bank, Ames

F & M Bank

Farmers Savings Bank

Farmers State Bank

Farmers Trust & Savings Bank

Federal Home Loan Bank of Des Moines

First Central State

First Citizens National Bank

First Community Bank

First Federal Bank

First Federal Savings Bank of Iowa

First Federal Savings Bank of Twin Falls



[First National Bank of Ames](#)

[First National Bank of Cedar Falls](#)

[First National Bank of Farragut and Shenandoah](#)

[First National Bank of Hampton](#)

[First National Bank of Le Mars](#)

[First National Bank of Muscatine](#)

[First National Bank of Sioux Center](#)

[First National Bank of Waverly](#)

[First Security Bank & Trust](#)

[First State Bank](#)

[First Trust & Savings Bank](#)

[Fort Madison Bank and Trust Company](#)

[Fortress Bank](#)

[Green Belt Bank & Trust](#)

[Grundy National Bank](#)

[Guaranty Bank & Trust Company](#)

[Guthrie County State Bank](#)

[Hampton State Bank](#)

[Hancock County Bank & Trust](#)

[Hardin County Savings Bank](#)

[Heartland Bank](#)

[Hills Bank and Trust Company](#)

[Home State Bank](#)

[Houghton State Bank](#)



Iowa Savings Bank

Iowa State Bank

Iowa State Bank & TrustCo.

Iowa State Savings Bank

Iowa Trust & Savings Bank

Keokuk Savings Bank & Trust Company

Kerndt Brothers Savings Bank

Keystone Savings Bank

Le Mars Bank & Trust Company

Lincoln Savings Bank

Mahaska State Bank

Manufacturers Bank & Trust Company

Maquoketa State Bank

Marion County State Bank

Mercantile Bank

Midwest Federal Savings

Midwest Heritage Bank

Northwest Bank & Trust Company Bank

Northwest Federal Savings Bank

Northwoods State Bank

Norwalk-Cumming State Bank

Norwest Online

Okey Vernon First National Bank

Onward Bank Bancshares



Page County State Bank

Panora State Bank

Pella State Bank

Peoples National Bank

Peoples State Bank

Peoples Trust & Savings Bank

Pioneer Bank

Poweshiek Bank

Premier Bank of Dubuque

Principal Bank

Randall-Story State Bank

Sanborn Savings Bank

Security Bank & Trust Company

Security Savings Bank

Security National Bank

Security State Bank

Security State Bank (Anamosa - Cascade - Monticello)

Shelby County State Bank

State Bank & Trust

State Bank of Waverly

State Central Bank

Tama State Bank

The State Bank

Tri-County Bank & Trust



Union Bank & Trust Company

Union Planters Bank

United Bank of Iowa

United Community Bank

Washington Federal Savings Bank

Washington State Bank

Wayland State Bank

Webster City Federal Savings Bank



Idaho

Bank of Pullman

Bank of the West

D.L. Evans Bank

Farmers & Merchants State Bank

Farmers National Bank

First Federal Savings Bank

Home Federal Savings

Idaho Banking Company

Lewiston State Bank

Panhandle State Bank

Pend Oreille Bank

U.S. Bank

Washington Mutual Bank Idaho



Illinois

[A. J. Smith Federal Savings Bank](#)

[Alpha Community Bank](#)

[Alpine Bank of Illinois](#)

[Amalgamated Bank of Chicago](#)

[Amcore Bank](#)

[Armed Forces Bank](#)

[Associated Bank](#)

[Bank & Trust Company](#)

[Bank Champaign](#)

[Bank of Herrin](#)

[Bank of Illinois](#)

[Bank of Pontiac](#)

[The Bank of Marion](#)

[Bank One](#)

[BankPlus](#)

[Belvidere Bank](#)

[Black Hawk State Bank](#)

[Bluestem National Bank](#)

[Bradford National Bank](#)

[Busey Bank](#)

[Cambridge Bank](#)

[Capstone Bank](#)

[Central Trust & Savings Bank](#)



[Charter National Bank](#)

[Chesterfield Federal Savings & Loan](#)

[Citibank](#)

[Citizens First National Bank](#)

[Citizens National Bank of Macomb](#)

[Cole Taylor Bank](#)

[Columbia National](#)

[Community Bank of Joliet](#)

[Corus Bank](#)

[Cosmopolitan Bank and Trust](#)

[CoVest Banc](#)

[Devon Bank](#)

[East Dubuque Savings Bank](#)

[Edens Bank](#)

[The Edgar County Bank & Trust Co.](#)

[Effingham State Bank](#)

[Elgin Financial Savings Bank](#)

[Elgin State Bank](#)

[Exchange State Bank of Lanark](#)

[Fairfield Savings Bank](#)

[The Farmers Bank of Liberty](#)

[Farmers State Bank](#)

[Federal Home Loan Bank of Chicago](#)

[First American Bank](#)



[First Bank, Carmi](#)

[First Bank of Highland Park](#)

[First Bank of Oak Park](#)

[First Bankers Trust Company](#)

[First Capital Bank](#)

[First Community Bank and Trust](#)

[First Federal Savings Bank of Champaign-Urbana](#)

[First Mid-Illinois Bank & Trust](#)

[First Midwest Bank](#)

[First National Bank-Employee Owned](#)

[First National Bank & Trust Company, Carbondale](#)

[First National Bank & Trust Company, Clinton](#)

[First National Bank in Pinckneyville](#)

[First National Bank of Brookfield](#)

[First National Bank of Decatur](#)

[First National Bank of Joliet](#)

[First National Bank of La Grange](#)

[First National Bank of Marengo](#)

[First National Bank of Raymond](#)

[First National Bank of Rochelle](#)

[First National Bank of Steeleville](#)

[First National Bank of Sullivan](#)

[First National Bank of Waterloo](#)

[First Robinson Savings Bank](#)



First State Bank

First State Bank of Beardstown

Fisher National Bank

Flora Bank & Trust

Forest Park National Bank and Trust Company

Foster Bank

Galena State Bank

Grand National Bank

Hardware State Bank

Harris Bank

Havana National Bank

Heartland Bank and Trust

Henry State Bank

Heritage Bank of Central IL

Herrin Security Bank

Illini State Bank

Illinois National Bank

Interstate Bank

Itasca Bank & Trust Co.

Lake in the Hills Bank

Lakeland Community Bank

LaSalle National Bank

Liberty Bank for Savings

Lincoln Park Savings Bank



[Lincoln State Bank](#)

[Marine Trust Company\(Marine Bank\)](#)

[Mazon State Bank](#)

[Mercantile Trust & Savings Bank](#)

[Merchants Bank](#)

[MidAmerica Bank](#)

[Mid Town Bank](#)

[Midwest Bank and Trust Company](#)

[Morton Community Bank](#)

[Murphy Wall State Bank](#)

[National Bank](#)

[National City Bank](#)

[New Century Bank](#)

[North Community Bank](#)

[North Federal Savings Bank](#)

[North Shore Trust Bank](#)

[Northern Trust](#)

[Northview Bank & Trust](#)

[Oak Brook Bank](#)

[Old Second Bank](#)

[Oswego Community Bank](#)

[Oxford Bank & Trust](#)

[Park National Bank](#)

[Peoples State Bank of Newton](#)



[Peru Federal Savings Bank](#)

[Pontiac National Bank](#)

[Prairie State Bank & Trust](#)

[Pullman Bank](#)

[Rantoul First Bank](#)

[Regency Bank](#)

[Riverside Community Bank](#)

[Royal American Bank](#)

[Sauk Valley Bank & Trust Co.](#)

[Second Federal Savings of Chicago](#)

[Security Bank](#)

[Security Savings Bank](#)

[Security State Bank of Hamilton](#)

[South Holland Trust & Savings Bank](#)

[South Pointe Bank](#)

[South Shore Bank](#)

[South Side Trust & Savings Bank](#)

[Soy Capital Bank](#)

[St. Paul Federal Bank](#)

[Standard Bank and Trust Co.](#)

[State Bank of Augusta](#)

[State Bank of Niantic](#)

[State Bank of The Lakes](#)

[State Bank of Waterloo](#)



Stillman BancCorp, N.A.

Suburban Bank & Trust Co.

Success National Bank

Tempo Bank

The Bank of Edwardsville

Tremont First National

Union Savings Bank

United Community Bank

University National Bank

Warren-Boynton State Bank

Waukegan Savings and Loan, SB

West Pointe Bank and Trust Company

West Suburban Bank

Williamsville State Bank & Trust



Indiana

American Savings FSB

Bank One

Centier Bank

Citizens First State Bank

FCN Bank

Farmers State Bank

Fifth Third Bank

First Bank Richmond

First Farmers Bank & Trust

First Federal Savings Bank

First Indiana Bank

First Internet Bank

First Merchants Bank

First National Bank & Trust

First National Bank of Portland

First National Bank of Valparaiso

First Source Bank

First United Bank

Firststar

Grabill Bank

HomeBank SB

Indiana Trust Company

Irwin Union Bank



Jackson County Bank

Key Bank

Lafayette Bank & Trust

Lafayette Savings Bank

LaSalle Bank

Lincoln Federal Savings Bank

MarkleBank

MetroBank

MFB Financial

Monroe Bank

Mutual Federal Savings Bank

National City Bank

Old National Bank

Owen Community Bank

Owen County State Bank

Pacesetter Bank

Peoples State Bank

People's Trust Company

Randolph County Bank

Regional Bank

Salin Bank & Trust Company

Spencer County Bank

Springs Valley Bank & Trust Company

STAR Financial Bank



State Bank of Oxford

Terre Haute Savings Bank

The Friendship State Bank

Union County National Bank

Union Federal Savings Bank

Union Planters Bank

United Fidelity Bank



Kansas

Armed Forces Bank

Capital City Bank

Capitol Federal Savings

Central National Bank

Citizens Bank of Kansas

Citizens National Bank of Kansas

Citizens Savings & Loan Association, FSB

Columbian Bank & Trust Company

Commerce Bank and Trust

Community National Bank Topeka

Country Club Bank

Douglas County Bank

Emporia State Bank and Trust Company

Farmers & Merchants Bank of Colby

Farmers State Bank of Oakley

Federal Home Loan Bank of Topeka

Fidelity Bank

Fidelity State Bank & Trust Company

First National Bank (Goodland)

First National Bank (Hays)

First National Bank & Trust of St. John

First National Bank of Kansas



First National Bank of Olathe

First Security Bank of Norton

First State Bank and Trust Company

Fort Riley National Bank

Grant County Bank

Home National Bank

Intrust Bank

Kansas State Bank

State Bank of Ottawa/Baldwin City

Kaw Valley State Bank

Lyons Federal Savings

MidAmerican Bank

Mutual Savings Association

New Farmers National Bank

Ottawa County Bank

Peoples Bank

Peoples Bank & Trust

Security State Bank

St. John National Bank

Sunflower Bank

Union State Bank

University National Bank

Valley State Bank



Kentucky

Bank of Jamestown

Bank of McCreary County

Bank One

Berea National Bank

Bowling Green Bank & Trust

Citizens National Bank & Trust

Citizens Union Bank

Cumberland Security Bank

Farmers Bank and Trust Company

Farmers National Bank

First Capital Bank of Kentucky

First City Bank & Trust

First National Bank of Manchester

Heritage Community Bank

Home Federal Bank

Independence Bank

Kentucky Bank

Louisville Community Development Bank

Monticello Banking Company

Owensboro National Bank

Paducah Bank

Peoples Bank of Northern Kentucky

Republic Bank & Trust Company



[Shelby County Trust Bank](#)

[South Central Bank of Barren County](#)

[Southern Deposit Bank](#)

[Springfield State Bank](#)

[Star Bank](#)

[The Bank - Oldham County](#)

[The Bankers' Bank](#)

[Union Planters Bank](#)

[US Access Bank](#)



Louisiana

Bank of Erath

Bank of Louisiana

Bank of Montgomery

Bank of West Baton Rouge

Bank One

Cameron State Bank

Citizens Bank & Trust

Citizens National Bank

City Bank & Trust Company

Exchange Bank & Trust Company

Fifth District Savings & Loan Association

Guaranty Savings and Homestead Association

Gulf Coast Bank & Trust Company

Hibernia National Bank

Iberia Bank

Iberville Bank

Liberty Bank

Merchants and Farmers Bank & Trust Company

Metaire Bank & Trust

MidSouth National Bank

Mutual Savings & Loan

Parish National Bank

Progressive Bank



Rayne State Bank

Red River Bank

Ruston Building and Loan Association

Security First National Bank

Teche Federal Savings Bank



Massachusetts

Asian American Bank & Trust Company

Auburndale Co-operative Bank

Bank Boston

Bank of Fall River

Banknorth Massachusetts

Bank of Western Massachusetts

Bay State Federal Bank

Benjamin Franklin Savings Bank

Beverly National Bank

Boston Private Bank & Trust Company

Brookline Savings Bank

Cambridge Savings Bank

Cambridgeport Bank

Canton Co-operative Bank

Cape Cod Bank and Trust Company

Cape Cod Cooperative Bank

Cape Cod Five Cents Savings Bank

Capital Crossing Bank

Central Cooperative Bank

Century Bank

Charter Bank

Chicopee Savings Bank

Citizens Bank



[Citizens-Union Savings Bank](#)

[Clinton Savings Bank](#)

[Community Bank](#)

[Community National Bank](#)

[Compass Bank](#)

[Country Bank](#)

[Danvers Savings Bank](#)

[Dean Bank](#)

[Dedham Savings](#)

[East Boston Savings Bank](#)

[Eastern Bank](#)

[Easton Cooperative Bank](#)

[Enterprise Bank & Trust Company](#)

[Everett Co-operative Bank](#)

[Falmouth Co-operative Bank](#)

[First Essex Bank](#)

[FirstFed America BankCorp Inc.](#)

[Flagship Bank](#)

[Fleet Bank](#)

[Gloucester Cooperative Bank](#)

[Greenfield Savings Bank](#)

[Haverhill Cooperative Bank](#)

[Hingham Institution for Savings](#)

[Hudson Savings Bank](#)



Hyde Park Savings Bank

Investors Bank & Trust Company

Ipswich Co-operative Bank

IpswichBank

Lee Bank

Lenox Savings Bank

Lowell Co-operative Bank

Milford Federal Savings & Loan Assn

Mansfield Co-operative Bank

Marblehead Savings Bank

Marlborough Co-Operative Bank

Middlesex Savings Bank

Milford National Bank & Trust Company

Monson Savings Bank

Natick Federal Savings Bank

Nantucket Bank

Newburyport Five Cents Savings Bank

North Brookfield Savings Bank

Northern Bank and Trust Company

Northampton Cooperative Bank

Peoples Federal Savings Bank

People's Savings Bank

Plymouth Savings Bank

Revere Federal Savings



Rockland Trust

Roxbury Highland Bank of Jamaica Plain

Salem Five Cents Savings Bank

Saugus Co-operative Bank

Scituate Federal Savings

South Shore Savings Bank

State Street Bank

Stoneham Co-operative Bank

Stoneham Savings Bank

The Cooperative Bank

The Pittsfield Cooperative Bank

United Cooperative Bank

Wainwright Bank & Trust Company

Warren Bank

Watertown Savings Bank

Webster Five Cents Savings Bank

Wellesley Co-operative Bank

Westborough Savings Bank

Williamstown Savings Bank

Woronoco Savings Bank



Maryland

[1st Mariner Bank](#)

[Allfirst Bank](#)

[American Bank](#)

[Baltimore County Savings Bank](#)

[Baltimore Trust](#)

[Bank of Delmarva](#)

[Bank of Glen Burnie](#)

[Bank of Southern Maryland](#)

[Bay National Bank](#)

[Bay-Vanguard Federal Savings Bank](#)

[Bradford Federal Savings Bank](#)

[Calvert Bank](#)

[Calvin B. Taylor Bank](#)

[Carrollton Bank](#)

[Cecil Federal Savings Bank](#)

[Centreville National Bank of Maryland](#)

[Chesapeake Bank of Maryland](#)

[Chestertown Bank](#)

[Chevy Chase Bank](#)

[Columbia Bank](#)

[Community Bank of Tri-County](#)

[County Bank](#)

[County First Bank](#)



[Eastern Savings Bank](#)

[Enterprise Federal Savings Bank](#)

[Equitable Federal Savings Bank](#)

[F & M Bank - Allegiance](#)

[Farmers & Mechanics National Bank](#)

[Farmers and Merchants Bank & Trust](#)

[FCNB Bank](#)

[Fidelity Bank](#)

[First Shore Federal S & L Assn](#)

[First Virginia Bank](#)

[Forest Hill Bank](#)

[Hagerstown Trust](#)

[Hebron Savings Bank](#)

[Home Federal Savings Bank](#)

[Homewood Federal Savings Bank](#)

[Industrial Bank](#)

[Key Bank and Trust](#)

[Leeds Federal Savings Bank](#)

[Madison & Bradford Federal S & L Assn](#)

[Maryland Bank and Trust Company](#)

[Mercantile Bankshares Corporation](#)

[NBRF Financial](#)

[OBA Bank](#)

[Patapsco Bank](#)



Peoples Bank

Peoples Bank of Elkton

Presidential Savings Bank

Provident Bank of Maryland

Provident State Bank

Regal Bank

Sandy Spring National Bank

Sequoia Bank

Severn Savings Bank

Sparks Bank

St. Michaels Bank

Suburban Federal Savings Bank

Talbot Bank

Union National Bank

Washington Savings Bank

Westminster Bank

Wyman Park Federal S & L Assn



Maine

BankBoston

Bar Harbor Banking & Trust Company

Bath Savings Institution

Biddeford Savings Bank

Border Trust Company

Camden National Bank

First Citizens Bank

First National Bank of Bar Harbor

First National Bank of Damariscotta

Fleet Bank

Franklin Savings Bank

Katahdin Trust Company

Kennebec Savings Bank

Kennebunk Savings Bank

KeyBank

Machias Savings Bank

MBNA America Bank

Mechanics Savings Bank

Merrill Merchants Bank

Ocean National Bank

Peoples, a Div. of Banknorth, N.A.

Pepperell Trust Company

Union Trust Company



United Kingfield Bank



Michigan

[1st Source Bank](#)

[Alden State Bank](#)

[Alliance Banking Company](#)

[Bank of Ann Arbor](#)

[Bank One](#)

[Bay Bank](#)

[Byron Bank](#)

[Capitol Bancorp Limited](#)

[Century Bank and Trust](#)

[Charlevoix State Bank](#)

[Charter Bank](#)

[Chelsea State Bank](#)

[Chemical Bank](#)

[ChoiceOne Bank](#)

[Citizens Bank](#)

[Comerica Bank](#)

[County National Bank](#)

[Crestmark Bank](#)

[Empire National Bank](#)

[Farmers State Bank](#)

[First Independence National Bank of Detroit](#)

[First National Bank of America](#)

[Farmers State Bank of Munith](#)



[First National Bank \(Iron Mountain & Kingsford\)](#)

[First National Bank of Gaylord](#)

[First National Bank of Negaunee](#)

[First National Bank of Three Rivers](#)

[First State Bank of EastDetroit](#)

[Flagstar Bank](#)

[Founders Trust Personal Bank](#)

[Franklin Bank](#)

[Grand Bank](#)

[Hastings City Bank](#)

[Honor State Bank](#)

[Huntington National Bank](#)

[Isabella Bank & Trust](#)

[Kalamazoo County State Bank](#)

[LaSalle Bank](#)

[Marshall Savings Bank](#)

[Metrobank](#)

[National City](#)

[Northern Michigan Bank](#)

[Oxford Bank](#)

[Peoples State Bank](#)

[Republic Bancorp - Republic Bank](#)

[Shelby State Bank](#)

[Shoreline Bank](#)



Standard Federal Bank

Sterling Bank & Trust

Sturgis Bank & Trust Company

The State Bank

United Bank & Trust

United Bank of Michigan

University Bank

Wolverine Bank



Minnesota

Atwater State Bank

Bank of Elk River

CenBank

Cenex Finance Association

Central Bank

Community Bank Group

Community National Bank

Eastwood Bank

Excel Bank

Farmers State Bank of Madelia

First Farmers & Merchants National Bank

First Federal Bank

First Integrity Bank

First National Bank and Trust of Pipestone

First National Bank of ElkRiver

First National Bank of St.Peter

First National Bank of Walker

First State Bank of Bayport

First State Bank of Rosemount

First State Bank of Wyoming

Fortress Bank

Goodhue County National Bank

Grand Rapids State Bank



[Heritage Bank](#)

[Lake Area Bank](#)

[Lakes State Bank](#)

[Liberty Savings Bank](#)

[Liberty State Bank](#)

[Midway National Bank of St. Paul](#)

[National City Bank of Minneapolis](#)

[Nicollet County Bank](#)

[Norwest Corporation](#)

[North Shore Bank of Commerce](#)

[Pine River State Bank](#)

[Premier Banks](#)

[Prior Lake State Bank](#)

[Queen City Federal Savings Bank](#)

[Red River State Bank](#)

[Republic Bank](#)

[Saint Anthony Park Bank](#)

[Security State Bank of Maple Lake](#)

[Security State Bank of Mankato](#)

[Stearns Bank](#)

[Sterling State Bank](#)

[U. S. Bank](#)

[Wells Federal Bank](#)

[Western Bank](#)



Winona National and Savings Bank



Missouri

[Allegiant Bank](#)

[Bank of Belton](#)

[Bank of Jacomo](#)

[Bank of Kirksville](#)

[Bank of Monticello](#)

[Bank of Versailles](#)

[Bank of Washington](#)

[Bannister Bank & Trust](#)

[Boone County National Bank](#)

[Callaway Bank](#)

[Cass Commercial Bank](#)

[CBC Bank](#)

[Central Bank \(Jefferson City\)](#)

[Central Bank \(Lebanon-Conway\)](#)

[Central Bank of Lake of the Ozarks](#)

[Century Bank of the Ozarks](#)

[Commerce Bank](#)

[Community State Bank](#)

[Concordia Bank](#)

[Country Club Bank](#)

[Empire Bank](#)

[Exchange Bank](#)

[Farmers and Merchants Bank of St. Clair](#)



Farmers and Merchants Bank of Hale

First Federal Bank

First National Bank

First National Bank and Trust Company

First National Bank of Missouri

First National Bank of St. Louis

Heartland Bank

Heritage Bank of St. Joseph

Jefferson Bank of Missouri

Kearney Commercial Bank

Kearney Trust Company

Liberty Bank

Liberty Savings Bank F.S.B. Bank

Midwest Independent Bank

Neosho Savings and Loan Association

O'Bannon Bank

Ozark Bank

Ozark Mountain Bank

Peoples Bank

Premier Bank

Pulaski Bank

Ripley County State Bank

St. John's Bank and Trust

Stone County National Bank



The Bank of Salem

Third National Bank of Sedalia

UMB Bank

Union State Bank



Mississippi

Bancorp South

Bank of Commerce

Bank of Holly Springs

Bank of Winona

Bank of Yazoo City

Britton & Koontz First National Bank

Carthage Bank

Century Bank

Citizens Bank of Philadelphia

Cleveland State Bank

Copiah Bank

First Bank

First National Bank of Clarksdale

First National Bank of Picayune

First National Bank of South Mississippi

First Security Bank

Bank of Franklin

First State Bank

Hancock Bank

Lamar Bank

Merchants & Farmers Bank (Kosciusko)

Bank First Financial Services

Merchants & Marine Bank



National Commerce Bancorporation

Planters Bank and Trust Company

SouthTrust Bank

Trustmark National



Montana

American Bank Montana

American Federal Savings Bank

Big Sky Western Bank

Citizens State Bank

First Citizens Bank

First Interstate Bank

First Security Bank

Glacier Bank

Heritage Bank of Kalispell

Manhattan Bank

Pioneer Federal Savings & Loan Assn.

Ravalli County Bank

Rocky Mountain Bank

Ronan State Bank

State Bank & Trust Company

Stockman Bank

Western Bank of Wolf Point

Western Security Bank

Yellowstone Bank



North Carolina

Anson Bank & Trust

Ashe Federal Bank

Bank of America

Bank of Granite

Bank of Oakridge

Bank of Stanly

BB&T

Cabarrus Bank & Trust

Cardinal State Bank

Central Carolina Bank

Centura Bank

Coastal Federal

Cooperative Bank

Fidelity Bank

First BanCorp

First Charter

First Citizens Bank

First Commerce Bank

First Community Bank

First National Bank and Trust Company

First Trust Mortgage Corporation

First Union Bank

Lexington State Bank (LSB)



[Lincoln Bank](#)

[Macon Bank](#)

[Mechanics and Farmers Bank](#)

[NationsBank](#)

[NBC Bank](#)

[North Carolina Trust](#)

[Piedmont Bank](#)

[Roanoke Rapids Savings Bank](#)

[SouthTrust Bank](#)

[The Community Bank](#)

[Triangle Bank](#)

[Wachovia Bank](#)



North Dakota

American Federal Bank

American State Bank and Trust Company

American State Bank and Trust of Dickinson

Bank Center First

Citizens State Bank - Midwest

Community First Bankshares, Inc.

Community National Bank of Grand Forks

Dacotah Bank

Drayton State Bank

First International Bank & Trust

First Southwest Bank

First State Bank (Buxton, Grand Forks, Thompson)

First State Bank of NorthDakota

Peoples State Bank of Westhope

The First and Farmers Bank

Union State Bank Fargo

United Community Bank of North Dakota

Union State Bank Fargo

United Community Bank of North Dakota



Nebraska

[Adams Bank & Trust](#)

[Cass County Bank](#)

[Citizens National Bank of Wisner](#)

[City National Bank \(Greeley\)](#)

[City National Bank & Trust \(Hastings\)](#)

[Commercial Federal Bank](#)

[Cornhusker Bank](#)

[Enterprise Bank](#)

[Farm Credit Services of America](#)

[Farmer's Bank & Trust Co.](#)

[First Bank & Trust Company \(Cozad\)](#)

[First National Bank](#)

[First National Bank of Holdrege](#)

[First National Bank of Minden](#)

[First National Bank of Valentine](#)

[First National Beatrice Bank & Trust Company](#)

[First Nebraska Bank](#)

[Fort Calhoun State Bank](#)

[Fremont National Bank & Trust Company](#)

[Great Western Bank](#)

[Jones National Bank & Trust Company](#)

[McCook National Bank](#)

[National Bank of Commerce](#)



Omaha State Bank

Pender State Bank

Platte Valley State Bank & Trust Company

Plattsmouth State Bank

Sidney Federal Savings & Loan Assn.

State Bank of Hildreth

State Bank of Odell

The Cattle National Bank of Seward

Two Rivers State Bank

Union Bank & Trust Company

United Nebraska Bank

Western Nebraska National Bank

United Nebraska Bank



New Hampshire

[Bow Mills Bank and Trust](#)

[Centrix Bank & Trust](#)

[Connecticut River Bank,N.A.](#)

[Federal Savings Bank - Dover](#)

[First Signature Bank & Trust](#)

[Fleet Bank](#)

[Franklin Savings Bank](#)

[Granite Bank](#)

[Laconia Savings Bank](#)

[Lake Sunapee Bank](#)

[Ledyard National Bank](#)

[Mascoma Savings Bank](#)

[Meredith Village Savings Bank](#)

[Pemigewasset National Bank](#)

[Piscataqua Savings Bank](#)

[Profile Bank, F.S.B.](#)

[St. Mary's Bank](#)

[Savings Bank of Walpole](#)

[Woodsville Guaranty Savings Bank](#)

[Savings Bank of Walpole](#)

[Woodsville Guaranty Savings Bank](#)



New Jersey

Amboy National Bank

American Savings Bank of NJ

Bergen Commercial Bank

Boardwalk Bank

Boiling Springs Savings Bank

Bridge View Bank

Cape Savings Bank

City National Bank

Clifton Savings Bank

Columbia Savings Bank

Community Bank of Bergen County

Commerce Bank

Crest Savings Bank

Crown Bank

Delanco Federal Savings Bank

Equity Bank

First Savings Bank of Little Falls

First Savings Bank (Woodbridge)

First Union

Franklin Savings Bank

Freehold Savings & Loan Association

Great Falls Bank

Greater Community Bancorp



[Harvest Community Bank](#)

[Hudson City Savings Bank](#)

[Kearny Federal Savings Bank](#)

[Lakeland Bank](#)

[Magyar Bank](#)

[Manasquan Savings Bank](#)

[Metropolitan State Bank](#)

[Millington Savings Bank](#)

[NJM Bank](#)

[NVE Savings Bank](#)

[Ocean First Bank](#)

[Provident Savings Bank](#)

[Pulaski Savings Bank](#)

[Rahway Savings Institution](#)

[Rock Community Bank](#)

[Roma Federal Savings Bank](#)

[SI Bank & Trust](#)

[Skylands Community Bank](#)

[Sovereign Bank](#)

[Spencer Savings Bank](#)

[Sturdy Savings Bank](#)

[Sun National Bank](#)

[Synergy Bank](#)

[The Bank of Gloucester County](#)



The Towne Center Bank

Trust Company Bank

Union Center National Bank

United National Bank

Valley National Bank

Woodstown National Bank and Trust Company

Yardville National Bank



New Mexico

[AccessBank](#)

[Bank of New Mexico](#)

[Bank of the Rio Grande](#)

[Carlsbad National Bank](#)

[Centinel Bank of Taos](#)

[Century Bank](#)

[Citizens Bank of Clovis](#)

[Citizens Bank of Las Cruces](#)

[First National Bank of Santa Fe](#)

[Los Alamos National Bank](#)

[Mountain Community Bank](#)

[New Mexico Bank & Trust](#)

[Peoples Bank of Taos](#)

[Union Savings Bank](#)

[Union Savings Bank](#)

[Western Commerce Bank](#)



New York

[Adirondack Trust Company](#)

[Astoria Federal Savings](#)

[Atlas Savings & Loan Association](#)

[Ballston Spa National Bank](#)

[Banco do Brasil](#)

[Bank Audi USA](#)

[Bank of New York](#)

[Bridgehampton National Bank](#)

[Broadway National Bank](#)

[Brooklyn Federal Savings Bank](#)

[Brown Brothers Harriman & Company](#)

[BSB Bank & Trust](#)

[Canandaigua National Bank and Trust Company](#)

[Carver Federal Savings Bank](#)

[Cattaraugus County Bank](#)

[Central National Bank](#)

[CFS Bank](#)

[Chase Manhattan Bank](#)

[Citibank](#)

[Cohoes Savings Bank](#)

[Commercial Bank of New York](#)

[Commerzbank](#)

[Cross County Federal Savings Bank](#)



Dime Savings Bank of Williamsburgh

Elmira Savings & Loan

Financial Federal Savings

First National Bank of Dryden

First National Bank of Jeffersonville

First National Bank of Northern New York

First National Bank of Scotia

First Tier Bank & Trust

Flatbush Federal Savings and Loan Association

Fleet Bank

Flushing Savings Bank

Geddes Federal Savings & Loan Association

Great Eastern Bank

Highland Falls Federal Savings

HSBC Bank USA

Hudson River Bank & Trust Co.

Independence Community Bank

Israel Discount Bank of New York

Jamaica Savings Bank, FSB

Lake Shore Savings

LBS Bank

Long Island Commercial Bank

M & T Bank

Marine Midland Bank



[Maspeth Federal Savings](#)

[Monaco Bank of Trade Inc.](#)

[MTB Bank](#)

[National Bank of Geneva](#)

[National Bank of Stamford](#)

[NBT Bank, NA](#)

[North Country Savings Bank](#)

[North Fork Bank](#)

[Orange County Trust Company](#)

[Oswego County Savings Bank](#)

[Pavilion State Bank](#)

[Pioneer Savings Bank](#)

[Ponce de Leon Federal Savings Bank](#)

[Provident Bank](#)

[Queens County Savings Bank](#)

[Reliance Bancorp, Inc.](#)

[Republic National Bank of New York](#)

[Richmond County Savings Bank](#)

[Ridgewood Savings Bank](#)

[Rondout Savings Bank](#)

[Roslyn Savings Bank](#)

[SBU Bank](#)

[SI Bank & Trust](#)

[Skaneateles Savings Bank](#)



Sound Federal Savings and Loan Association

Standard Chartered

State Bank of India

State Bank of Long Island

Sterling National Bank

Steuben Trust Company

Stissing National Bank

Suffolk County National Bank

Tioga State Bank

Tompkins County Trust Company

Troy Savings Bank

Ulster Savings Bank

Union State Bank

Wallkill Valley Federal Savings & Loan Association

Warwick Savings Bank

Wilber National Bank

Wyoming County Bank

Yonkers Savings and Loan Association



Nevada

[Bank of America](#)

[Bank of the West](#)

[Citibank](#)

[Community Bank of Nevada](#)

[First Independent Bank of Nevada](#)

[First National Bank of Nevada](#)

[Nevada State Bank](#)

[Silver State Bank](#)

[Sun West Bank](#)

[U.S. Bank](#)

[Valley Bank](#)



Ohio

[Advance Financial Savings Bank](#)

[American National Bank](#)

[Apple Creek Banking Co.](#)

[Bank One](#)

[Belmont National Bank](#)

[Champaign National Bank and Trust](#)

[Charter One Bank](#)

[Chippewa Valley Bank](#)

[Sky Bank](#)

[Sky Bank](#)

[Citizens Banking Company \(Sandusky\)](#)

[Citizens Federal Savings & Loan Assn.](#)

[Citizens National Bank](#)

[Citizens Federal Savings & Loan Assn.](#)

[Citizens National Bank \(Urbana\)](#)

[Commercial Bank](#)

[Consumers National Bank](#)

[Cornerstone Bank](#)

[Dollar Bank, FSB](#)

[Fairfield Federal Savings & Loan](#)

[Fairfield National Bank](#)

[Farmers and Savings Bank](#)

[Farmers National Bank](#)



Federal Home Loan Bank of Cincinnati

Fifth Third Bank

First Community Bank

First Federal (Defiance)

First Federal Savings and Loan Association (Van Wert)

First Federal Savings Bank of Ironton

First-Knox National Bank

First Merit

First National Bank of Germantown

Fort Jennings State Bank

Franklin Savings

Greenville Federal Savings & Loan Assn.

Guernsey Bank

Heartland Bank

Hicksville Building, Loan & Savings Bank

Home Savings & Loan

Huntington Banks

Kenwood Savings Bank

Key Bank

Liberty National Bank

Liberty Savings Bank

Mercantile Savings Bank

Mercer Savings Bank

Metropolitan National Bank of Youngstown



[Monitor Bank](#)

[National City](#)

[Monroe Federal Savings & Loan Assn.](#)

[NCB Savings Bank, FSB](#)

[North Akron Savings Bank](#)

[Northern Savings & Loan Company](#)

[Ohio Savings Bank](#)

[Park National Bank](#)

[Peoples Federal Savings and Loan Association of
Massillon](#)

[Peoples Savings & Loan, West Liberty](#)

[Provident](#)

[Second National Bank \(Greenville\)](#)

[Second National Bank \(Warren\)](#)

[Sky Bank](#)

[Sky Financial Group](#)

[Star Bank](#)

[Sycamore National Bank](#)

[The Hicksville Bank](#)

[The Richwood Banking Company](#)

[Twin Valley Bank](#)

[Union Bank Company](#)

[United Bank](#)

[United Midwest Savings Bank](#)

[U. S. Bank](#)



[Valley Savings Bank](#)

[Wayne County National Bank](#)

[Wayne Savings Community Bank](#)

[WesBanco](#)



Oklahoma

American Bank & Trust

American Heritage Bank

American National Bank (Ardmore)

Americrest Bank

Arkansas Valley State Bank (Broken Arrow)

Arvest American NationalBank

Arvest Bank

Arvest State Bank

BancFirst

Bank of the Panhandle

Bank of Oklahoma

Bank One

Canadian State Bank

Central National Bank of Alva

Citizens Bank & Trust Company (Ardmore)

Citizens Bank of Ada

City National Bank & Trust Oklahoma

Coppermark Bank

Exchange Bank and Trust Company

F & M Bank, N.A.

F&M Bank & Trust Company

First Bank

First Bank & Trust Company (Duncan)



First Bank & Trust Company (Perry)

First Bethany Bank & Trust

First Farmers National Bank

First Fidelity Bank

First National Bank & Trust Company (Ada)

First National Bank & Trust Company (Ardmore)

First National Bank and Trust Company in Clinton

First National Bank and Trust Co. of Weatherford

First National Bank (Altus)

First National Bank in Durant

First National Bank of Midwest City

First National Bank of Nowata

First National Bank of Okmulgee

First Priority Bank

First United Bank

Grand Lake Bank

Lincoln National Bank

Mid First Bank

National Bank of Commerce

NBC Bank

Oklahoma State Bank

Payne County Bank

Pioneer Bank and Trust

Quail Creek Bank



RCB Bank

Republic Bank of Norman

Security National Bank& Trust

Shamrock Bancshares

Southwestern Bank & Trust Company

Spirit Bank

Stillwater National Bank and Trust Company

Sulphur Community Bank

Superior Federal Bank

The Stock Exchange Bank

UMB Bank

United Bank of Del City

WestStar Bank



Oregon

Bank of America

Bank of the Cascades

Bank of the West

Community First Bank

Evergreen Federal

First Consumers National Bank

Inland Empire Bank

Lincoln Security Bank

Oregon Pacific Banking Company

Pacific Continental Bank

Pacific State Bank

Security Bank Holding Company

US Bank

West Coast Bankcorp



Pennsylvania

1st Main Line Bank

1st Summit Bank

Abington Bank

Allegheny Valley Bank

Allfirst Bank

American Bank

Apollo Trust Company

Atlantic Central Bankers Bank

Bank of Hanover and Trust Company

Bank of Lancaster County

BankPittsburgh

Beneficial Savings Bank

Blue Ball National Bank

Bucktail Bank & Trust Company

Charleroi Federal Savings Bank

Central Pennsylvania Bank

Century National Bank & Trust Company

Chestnut Hill National Bank

Citizens & Northern Bank

Citizens National Bank of Evans City

Citizens National Bank of Southern Pennsylvania

Commercial National Bank of Pennsylvania

Commonwealth Bank



[Community Bank](#)

[CoreStates Bank](#)

[County National Bank](#)

[Dollar Bank](#)

[Downington National Bank](#)

[Eagle National Bank](#)

[East Stroudsburg Savings Association](#)

[Elverson National Bank](#)

[Ephrata National Bank](#)

[Eureka Bank](#)

[Farmers First Bank](#)

[Fidelity Bank](#)

[Fidelity Deposit & Discount Bank](#)

[First Capitol Bank](#)

[First Citizens National Bank](#)

[First Commonwealth Bank](#)

[First Commonwealth Financial Corporation](#)

[First County Bank](#)

[First Federal Bank](#)

[First Federal of Bucks County](#)

[First Keystone Federal Savings Bank](#)

[First National Bank & Trust Company of Newton](#)

[First National Bank of Berwick](#)

[First National Bank of Greencastle](#)



[First National Bank of Herminie](#)

[First National Bank of Leesport](#)

[First National Bank of Mercersburg](#)

[First National Bank of Port Allegany](#)

[First National Community Bank](#)

[First National Trust Bank](#)

[FirstService Bank](#)

[First Star Savings Bank](#)

[First Union](#)

[Firsttrust Bank](#)

[FNB Bank, N.A.](#)

[Founders' Bank](#)

[Fulton Bank](#)

[Fulton Financial Corporation](#)

[Gratz National Bank](#)

[Great American Federal](#)

[Great Valley Bank](#)

[Harleysville National Bankand Trust Company](#)

[Harris Savings Bank](#)

[Honesdale National Bank Bank](#)

[Investment Savings Bank](#)

[Jim Thorpe National Bank](#)

[Keystone Financial](#)

[Keystone Savings Bank](#)

[LA Bank](#)



[Lafayette Ambassador Bank](#)

[Laurel Savings Bank](#)

[Laurel Bank](#)

[Lebanon Valley Farmers Bank](#)

[Legacy Bank](#)

[Luzerne National Bank](#)

[Mellon Bank](#)

[Mercer County State Bank](#)

[Merchants Bank of Pennsylvania](#)

[Merchants National Bank of Bangor](#)

[Merchants National Bank of Kittanning](#)

[Mifflinburg Bank & Trust](#)

[Muncy Bank & Trust Company](#)

[National Bank of the North East](#)

[National Penn Bank](#)

[Nazareth National Bank](#)

[Northumberland National Bank](#)

[Omega Financial Corporation](#)

[Parkvale Bank](#)

[Patriot Bank](#)

[Pennsylvania Business Bank](#)

[Pennsylvania Capital Bank](#)

[Pennsylvania State Bank](#)

[Pennview Savings Bank](#)



[Peoples State Bank](#)

[Pioneer American Bank, N.A.](#)

[PNC Bank](#)

[Premier Bank](#)

[Prestige Bank](#)

[Promistar Bank](#)

[PSB - Peoples State Bank](#)

[Quakertown National Bank](#)

[Scottdale Bank & Trust Co.](#)

[Somerset Trust Company](#)

[Southwest Bank](#)

[Sovereign Bank](#)

[Standard Bank, PaSB](#)

[Susquehanna Bancshares Bank](#)

[Swineford National Bank](#)

[Third Federal Savings Bank](#)

[Turbotville National Bank](#)

[Union National Bank](#)

[United Bank of Philadelphia](#)

[Vartan National Bank](#)

[Wayne Bank](#)

[Williamsport National Bank](#)

[WingspanBank.com](#)

[Woodlands Bank](#)

Rhode Island



[Bank Boston](#)

[Bank of Newport](#)

[Domestic Bank](#)

[Fleet Bank](#)

[Milford Federal Savings & Loan Assn](#)

[Newport Federal Savings Bank](#)

[The Washington Trust Company](#)

[Westerly Savings Bank](#)



South Carolina

[AgFirst Farm Credit Bank](#)

[American Federal Bank](#)

[Arthur State Bank](#)

[Bank of America](#)

[Bank of Anderson](#)

[Bank of Clarendon](#)

[Bank of Greeleyville](#)

[Bank of South Carolina](#)

[BB&T](#)

[Beach First National Bank](#)

[Carolina First Bank](#)

[Carolina State Bank](#)

[Centura Bank](#)

[Clemson Bank & Trust](#)

[Coastal Federal Bank](#)

[Farmers & Merchants Bank of South Carolina](#)

[First Citizens National Bank](#)

[First Federal of Charleston](#)

[South Carolina Bank and Trust](#)

[First National Bank of South Carolina](#)

[First Reliance Bank](#)

[First Savers Bank](#)

[First Trust Mortgage Corporation](#)



First Union

Greenwood Bank & Trust

Lighthouse Community Bank

Liberty Savings Bank

Mutual Savings & Loan Association

Mutual Savings Bank

National Bank of South Carolina

Palmetto Bank

Palmetto State Bank

Pee Dee State Bank

People's Community Bank of South Carolina

Peoples Federal Savings & Loan Assn.

Peoples National Bank

Plantation Federal Savings Bank

Provident Community Bank

Security Federal Bank

South Carolina Bank and Trust

SouthTrust Bank

The County Bank

Trust Company of the South

Wachovia Bank

Pinnacle State Bank

Wachovia Bank

South Dakota



[Andes State Bank](#)

[American State Bank](#)

[BankWest](#)

[Brookings Federal Bank](#)

[Community First Bankshares, Inc.](#)

[Dacotah Bank](#)

[Farmers State Bank \(Marion\)](#)

[First Midwest Bank](#)

[First National Bank in Brookings](#)

[First National Bank in Garretson](#)

[First National Bank in Sioux Falls](#)

[First State Bank of Sinai](#)

[Founders Trust National Bank](#)

[Home Federal Bank](#)

[Rushmore Bank & Trust](#)

[State Bank of Alcester](#)

[Valley Banks](#)

[Valley Banks - Community Trust](#)



Tennessee

[Athens Federal](#)

[Bank of Cleveland](#)

[Bank of America](#)

[Bank of Bartlett](#)

[Bank of Crockett](#)

[Bank of Dickson](#)

[Bank of Halls](#)

[Bank of Jackson](#)

[Bank of Ripley](#)

[Bank of Sharon](#)

[Bank Tennessee](#)

[Carroll Bank and Trust](#)

[Cavalry Banking](#)

[Commercial Bank & Trust Company](#)

[Citizens Bank](#)

[Citizens National Bank \(Athens\)](#)

[Citizens National Bank \(Sevier\)](#)

[Citizens Tri-County Bank](#)

[City State Bank](#)

[Cleveland Bank & Trust](#)

[Colonial Bank](#)

[EFS Federal Savings Bank](#)

[Enterprise National Bank](#)



[First American National Bank](#)

[First Central Bank](#)

[First Citizens National Bank](#)

[First Community Bank](#)

[First National Bank of Oneida](#)

[First State Bank](#)

[First Tennessee Bank](#)

[First Virginia Bank](#)

[Hardin County Bank](#)

[InSouth Bank](#)

[Legends Bank](#)

[NBC Bank](#)

[Security Bank](#)

[Security Federal Savings Bank](#)

[Sevier County Bank](#)

[SouthTrust Bank](#)

[Sun Trust Banks](#)

[Traders National Bank](#)

[Tri-State Bank of Memphis](#)

[Union Bank](#)

[Union Planters Bank](#)

[Weakley County](#)



Texas

Abrams Centre National Bank

Alliance Bank

Amarillo National Bank

American Bank

American Bank of Commerce

American Bank of Texas

American National Bank (Wichita Falls)

American State Bank

Bank of America

Bank of Galveston

Bank of Texas

Bank of the West

Bank One

Bank United

BankDirect

Baytown State Bank

Bonham State Bank

Brady National Bank

Brenham National Bank

Broadway National Bank

Caldwell National Bank

Canyon Creek National Bank

Central National Bank (Waco)



Citizens Bank & Trust Company

Citizens National Bank (Brownwood)

Citizens National Bank (Fort Worth)

Citizens National Bank (Henderson)

Citizens National Bank (Waxahachie)

Citizens State Bank of Somerville

City National Bank (Kilgore)

City National Bank

City State Bank of Palacios

Clear Lake National Bank

Coastal Banc

Colonial Savings

Commercial National Bank of Texarkana

Community Bank & Trust

Compass Bank

CompuBank

Coppermark Bank

Del Rio National Bank

Eagle Bank

Eisenhower National Bank

Elgin Bank

Farm Credit Bank of Texas

Federal Home Loan Bank of Dallas

First American Bank Texas



[First Bank \(Azle\)](#)

[First Bank & Trust of East Texas](#)

[First Capital Bank](#)

[First Capital Bank](#)

[First Community Bank \(Houston\)](#)

[First Convenience Bank](#)

[First-Lockhart National Bank](#)

[First National Bank of Athens](#)

[First National Bank in Cameron](#)

[First National Bank in Port Lavaca](#)

[First National Bank of Abilene](#)

[First National Bank of Anson](#)

[First National Bank of Beeville](#)

[First National Bank of Bellaire](#)

[First National Bank of Jacksboro](#)

[First National Bank of La Grange](#)

[First National Bank of Mineola](#)

[First National Bank of San Benito](#)

[First National Bank of Sudan](#)

[First National Bank of Texas](#)

[First National Bank of Trenton](#)

[First National Bank of Wichita Falls](#)

[First National Bank Texas](#)

[First Savings Bank](#)



[First State Bank \(Happy\)](#)

[First State Bank \(Stratford\)](#)

[First State Bank of Livingston](#)

[First Texas Bank](#)

[First United Bank of Dimmitt](#)

[First USA](#)

[First Victoria National Bank](#)

[Fort Hood National Bank](#)

[Franklin Bank](#)

[Fredonia State Bank](#)

[Friona State Bank](#)

[Frost Bank](#)

[Gateway National Bank](#)

[Graham Savings & Loan](#)

[Heritage National Bank](#)

[Interstate Bank](#)

[Jefferson State Bank](#)

[Kleberg Bank](#)

[Landmark Bank](#)

[Laredo National Bank](#)

[League City Bank & Trust](#)

[Longview Bank & Trust](#)

[Main Bank](#)

[Mainland Bank](#)



Mansfield Community Bank

Marble Falls National Bank

MetroBank

Moody National Bank

National Bank

NBC of Texas

North Dallas Bank & Trust

Norwest Online

Orange Savings Bank

Perryton National Bank

PNB Financial

Point Bank

Schwertner State Bank

Schertz Bank & Trust

Security Bank

Security Bank Garland

Security State Bank

Share Plus Federal Bank

Southwest Bank

Southwest Bank of Texas

Star Bank of Texas

State Bank - La Grange

State Bank & Trust

State Bank of Texas



State National Bank of Texas

State National Bank of West Texas

Stephenville Bank & Trust Company

Summit Bancshares, Inc.

Summit National Bank

Synergy Bank

Texas Bank (Brownwood)

Texas Bank (Weatherford)

Texas Capital Bank

Texas Community Bank & Trust

Texas First Bank

Texas Gulf Bank

Texas National Bank

Texas State Bank (San Angelo)

The Bank & Trust

The Bank of Texas

ValueBank Texas

Woodcreek Bank

Woodforest National Bank

Woodcreek Bank

Woodforest National Bank



Utah

Bank of Utah

Bank One

Barnes Banking Company

Central Bank

Far West Bank

First Security Bank

First Utah Bank

Home Credit Bank

Lewiston State Bank

State Bank of Southern Utah

Zions First National Bank



Virginia

[Acacia Federal Savings Bank](#)

[Access National Bank](#)

[Bank of Botetourt](#)

[Bank of Clarke County](#)

[Bank of Essex](#)

[Bank of Hampton Roads](#)

[Hanover Bank](#)

[Bank of Southside Virginia](#)

[Bank of Tazewell County](#)

[Bank of the Commonwealth](#)

[Bank of Williamsburg](#)

[BB&T](#)

[Benchmark Community Bank](#)

[Blue Grass Valley Bank](#)

[Cardinal Bank](#)

[Central Virginia Bank](#)

[Centura Bank](#)

[Chesapeake Bank](#)

[Citibank](#)

[Commonwealth Community Bank](#)

[Community Bank](#)

[Community Bank of Northern Virginia](#)

[F & M Bank - Peoples](#)



First Citizens Bank

First Community Bank

First National Bank of Christiansburg

First Virginia Bank

Fredericksburg Savings Bank

Guaranty Bank

Highlands Union Bank

Lee Bank & Trust Company

Miners & Merchants Bank & Trust Company

Monarch Bank

National Bank of Blacksburg

NBC Bank

New Peoples Bank

Northern Neck State Bank

Old Point National Bank

Planters Bank & Trust Company of Virginia

Rappahannock National Bank

Resource Bank

Rockingham Heritage Bank

Shore Bank

Southside Bank

The Fauquier Bank

The Middleburg Bank

Union Bank & Trust Company



Union Bankshares Corporation

United Bank



Vermont

Chittenden Bank

Citizen's Savings Bank & Trust Company

Community National Bank

Connecticut River Bank

Factory Point National Bank

Lyndonville Savings Bank

Merchants Bank

Northfield Savings Bank



Washington

[Anchor Savings Bank](#)

[Bank of America](#)

[Bank of Clark County](#)

[Bank of the West](#)

[Bank of Whitman](#)

[Banner Bank](#)

[Cascade Bank](#)

[Columbia Bank](#)

[HomeStreet Bank](#)

[EvergreenBank](#)

[Federal Home Loan Bank of Seattle](#)

[First Federal Savings of Port Angeles](#)

[First Mutual Bank](#)

[Heritage Bank](#)

[Islanders Bank](#)

[North Sound Bank](#)

[Northwest Farm CreditServices](#)

[Northwest International Bank](#)

[Pacific Northwest Bank](#)

[Pend Oreille Bank](#)

[Phoenix Savings Bank](#)

[Rainier Pacific](#)

[Riverview Community Bank](#)



Seattle Savings Bank

Security State Bank

The Commerce Bank of Washington

Today's Bank

U.S. Bank

Washington State Bank

Washington Trust Bank

Westsound Bank

Yakima Federal Savings & Loan Assn.



Wisconsin

Abbotsford State Bank

Amcore Bank

American Community Bank

American National Bank

AnchorBank

Associated Bank

Bank of Lake Mills

Bank of New Richmond

Bank of Prairie du Sac

Bank of Wisconsin Dells

Bankers' Bank

Cornerstone Community Bank

Baraboo National Bank

Baylake Bank

Black River County Bank

Cambridge State Bank

Citizens State Bank of Loyal

Community Business Bank

Community First Bank

Community State Bank

Cornerstone Community Bank

DMB Community Bank

East Dubuque Savings Bank



F & M Bank

Farmers & Merchants Bank & Trust

Farmers Savings Bank

First Bank & Trust

First Banking Center

First Citizens State Bank

First Community Bank (Milton)

First Federal Savings Bank

First National Bank (Manitowoc)

First National Bank of Baldwin

First National Bank of Hartford

First National Bank of Hudson

First National Bank of Waupaca

First National Bank of New Richmond

First National Bank of River Falls

First Northern Savings Bank

Firststar Bank

Fortress Bank

Fox Valley Savings Bank

Guaranty Bank

Great Midwest Bank

Green Lake State Bank

Greenwood's State Bank

Hiawatha National Bank



[Home Savings Bank](#)

[Hometown Bank](#)

[Ixonia State Bank](#)

[Jackson County Bank](#)

[Johnson Bank](#)

[M&I Bank](#)

[Maritime Savings Bank](#)

[Markesan State Bank](#)

[McFarland State Bank](#)

[Mid-Wisconsin Bank](#)

[Monona State Bank](#)

[Monona State Bank](#)

[Mutual Savings Bank](#)

[Park Bank](#)

[Peoples State Bank \(Prairie du Chien\)](#)

[PremierBank](#)

[River Falls State Bank](#)

[State Bank of Cross Plains](#)

[State Bank of Drummond](#)

[State Bank of Florence](#)

[State Bank of Howards Grove](#)

[State Bank of Viroqua](#)

[Stephenson National Bank & Trust](#)

[The Bank of New Glarus](#)



[The National Bank of Waupun](#)

[The Peoples State Bank \(Mazomanie\)](#)

[Walworth State Bank](#)

[Wauwatosa Savings Bank](#)

[Wisconsin Community Bank](#)

[Wood County National Bank](#)



West Virginia

[Advance Financial Savings Bank](#)

[Bank of America](#)

[Bank of Mingo](#)

[Bank One](#)

[Belington Bank](#)

[Belmont National Bank](#)

[Bruceton Bank](#)

[Capital State Bank](#)

[Capon Valley Bank](#)

[Citizens Bank of Morgantown](#)

[Citizens National Bank \(Elkins\)](#)

[City National Bank](#)

[Davis Trust Company](#)

[First Century Bank](#)

[First Community Bank](#)

[First Exchange Bank](#)

[First National Bank \(Ronceverte\)](#)

[Hancock County Savings Bank](#)

[Huntington Bancshares, Inc.](#)

[Huntington Federal Savings Bank](#)

[OneValley Bank](#)

[Pendleton County Bank](#)

[South Branch Valley National Bank](#)



United National Bank

WesBanco



Wyoming

[American National Bank](#)

[Bank of Jackson Hole](#)

[First Interstate Bank](#)

[First Federal Savings Bank](#)

[First National Bank & Trust of Powell](#)

[First National Bank of Wyoming](#)

[First Security Bank](#)

[Hilltop National Bank](#)

[Jackson State Bank](#)

[Norwest](#)

[Oregon Trail Bank](#)

[Security State Bank](#)

[Shoshone First Bank](#)

[Tri-County Bank](#)

[Wyoming Bank & Trust](#)