



The Minnesota lenders below use SBA programs to help small business and are listed by their location. This is not meant to be a complete list. If you don't see your bank on this list, check with your local lender and ask if they also use SBA guarantees to help your small business start, grow or expand.

**Ada**

Frandsen Bank & Trust  
www.frandsenbank.com

Security Bank Minnesota  
www.securitybankmn.com

Minnco Credit Union  
www.minnco.com

**Adams**

United Farmers State Bank  
www.unitedfsb.com

**Albertville**

Financial Security Bank  
www.financialsecuritybank.com

Premier Banks  
www.premierbanks.com

**Adrian**

Adrian State Bank  
adrianstatebank.com

Premier Banks  
www.premierbanks.com

SharePoint Credit Union  
www.sharepointcu.com

**Aitkin**

Members Cooperative Credit Union  
www.membersccu.org

**Alden**

Security Bank Minnesota  
www.securitybankmn.com

**Annandale**

Star Bank  
www.starbank.net

Neighborhood National Bank  
www.neighborhood.bank

**Alexandria**

Affinity Plus Federal Credit Union  
www.affinityplus.org

**Anoka**

Anoka Hennepin Credit Union  
www.ahcu.coop

Security State Bank  
ssbmn.com

American National Bank  
www.anbmn.com

First Minnesota Bank  
www.firstmnbank.com

**Akeley**

First National Bank North  
www.fnbnorth.com

Bell Bank  
www.bellbanks.com

**Apple Valley**

First Resource Bank  
www.myfrbank.com

**Albany**

Central Minnesota Credit Union  
mycmcu.org

Neighborhood National Bank  
www.neighborhood.bank

MidCountry Bank  
www.midcountrybank.com

Stearns Bank  
www.stearnsbank.com

Viking Bank  
www.vikingbankmn.com

Sterling State Bank  
www.sterlingstatebank.com

**Albert Lea**

Farmers State Bank  
www.fsbmn.bank

**Amboy**

Community Bank  
www.cbfg.net

Think Mutual Bank  
www.thinkbank.com

Home Federal Savings Bank  
www.justcallhome.com

**Andover**

Central Minnesota Development Corporation  
www.cmdcbusinessloans.com

**Appleton**

Farmers and Merchants State Bank of Appleton  
farmers-merchants.com

**Arden Hills**

Spedco  
www.spedco.com

**Argyle**

United Valley Bank  
www.uvbank.net

**Ashby**

First State Bank of Ashby  
www.fsbashby.com

**Askov**

Northview Bank  
www.northviewbank.com

**Atwater**

Harvest Bank  
www.harvestbankmn.com

**Aurora**

Northern State Bank  
www.nsbashland.com

**Austin**

Farmers and Merchants  
State Bank  
www.fmbankmn.com

First Farmers & Merchants  
State Bank  
www.ffmbank.com

Home Federal Savings Bank  
www.justcallhome.com

Sterling State Bank  
www.sterlingstatebank.com

**Avon**

American Heritage National  
Bank  
www.logbank.com

Central Minnesota Credit  
Union  
mycmcu.org

**Backus**

First National Bank North  
www.fnbnorth.com

**Badger**

Border State Bank  
www.borderstatebank.com

**Bagley**

Bank Forward  
www.bankforward.com

First National Bank  
www.fnbezbanking.com

RiverWood Bank  
www.riverwoodbank.com

**Barnum**

Northview Bank  
www.northviewbank.com

**Barrett**

Star Bank  
www.starbank.net

**Battle Lake**

First National Bank  
www.fnbhenning.com

**Baxter**

American National Bank  
www.anbmn.com

Deerwood Bank  
deerwoodbank.com

First National Bank North  
www.fnbnorth.com

Frandsen Bank & Trust  
www.frandsenbank.com

Members Cooperative Credit  
Union  
www.membersccu.org

Mid-Minnesota Federal  
Credit Union  
www.mmfcu.org

RiverWood Bank  
www.riverwoodbank.com

**Baudette**

Border State Bank  
www.borderstatebank.com

RiverWood Bank  
www.riverwoodbank.com

**Bayport**

First State Bank and Trust  
www.fsbt.com

**Becker**

Sherburne State Bank  
www.sherburnestatebank.com

**Belgrade**

Central Minnesota Credit  
Union  
mycmcu.org

North American State Bank  
www.nasbank.com

**Bellchester**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Bemidji**

Affinity Plus Federal Credit  
Union  
www.affinityplus.org

Bank Forward  
www.bankforward.com

Deerwood Bank  
deerwoodbank.com

First National Bank of  
Bemidji  
www.fnb Bemidji.com

Northwest Minnesota  
Foundation  
[www.nwmf.org](http://www.nwmf.org)

RiverWood Bank  
[www.riverwoodbank.com](http://www.riverwoodbank.com)

Security Bank USA  
[www.securitybankusa.com](http://www.securitybankusa.com)

TruStar Federal Credit Union  
[www.trustarfcu.com](http://www.trustarfcu.com)

Ultima Bank  
[www.ultimabank.com](http://www.ultimabank.com)

**Benson**  
First Security Bank  
[www.firstsecuritybanks.com](http://www.firstsecuritybanks.com)

RiverWood Bank  
[www.riverwoodbank.com](http://www.riverwoodbank.com)

**Bertha**  
Star Bank  
[www.starbank.net](http://www.starbank.net)

**Big Lake**  
KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

RiverWood Bank  
[www.riverwoodbank.com](http://www.riverwoodbank.com)

**Bigfork**  
First State Bank of Bigfork  
[www.fsbbigfork.com](http://www.fsbbigfork.com)

**Bird Island**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Biwabik**  
American Bank  
[www.ambnk.com](http://www.ambnk.com)

**Blaine**  
21st Century Bank  
[21stcb.com](http://21stcb.com)

Boundary Waters Bank  
[www.mybwbank.com](http://www.mybwbank.com)

CorTrust Bank  
[www.cortrustbank.com](http://www.cortrustbank.com)

Financial One Credit Union  
[www.financialonecu.com](http://www.financialonecu.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

Village Bank  
[www.villagebankonline.bank](http://www.villagebankonline.bank)

**Blackduck**  
Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

**Blooming Prairie**  
Farmers and Merchants  
State Bank  
[www.fmbankmn.com](http://www.fmbankmn.com)

**Bloomington**  
Bridgewater Bank  
[www.bridgewaterbankmn.com](http://www.bridgewaterbankmn.com)

Choice Financial  
[choicefinancialgroup.com](http://choicefinancialgroup.com)

Firefly Credit Union  
[www.fireflycu.org](http://www.fireflycu.org)

Highland Bank  
[highland.bank](http://highland.bank)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

RBCU  
[www.rbcu.org](http://www.rbcu.org)

SharePoint Credit Union  
[www.sharepointcu.com](http://www.sharepointcu.com)

Unity Bank  
[ubmn.unitybanking.com](http://ubmn.unitybanking.com)

Western Bank  
[www.western-bank.com](http://www.western-bank.com)

**Bloomkest**  
Concorde Bank  
[www.concordebanks.com](http://www.concordebanks.com)

**Blue Earth**  
First Bank Blue Earth  
[www.firstbankblueearth.com](http://www.firstbankblueearth.com)

**Bluffton**  
Wadena State Bank  
[www.wadenastatebank.com](http://www.wadenastatebank.com)

**Bowlus**  
Pine Country Bank  
[www.pinecountrybank.com](http://www.pinecountrybank.com)

**Braham**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Brainerd**  
Affinity Plus Federal Credit  
Union  
[www.affinityplus.org](http://www.affinityplus.org)

Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

Mid-Minnesota Federal  
Credit Union  
[www.mmfcu.org](http://www.mmfcu.org)

Neighborhood National Bank  
[www.neighborhood.bank](http://www.neighborhood.bank)

Randall State Bank  
randallstatebank.com

**Breckenridge**  
Bell Bank  
www.bellbanks.com

**Breezy Point**  
Pine River State Bank  
www.pineriverstatebank.com

**Brooklyn Park**  
CorTrust Bank  
www.cortrustbank.com

Firefly Credit Union  
www.fireflycu.org

**Brooten**  
Bonanza Valley State Bank  
onlinebanking.bvsb.net

**Browerville**  
American Heritage National Bank  
www.logbank.com

**Brownsdale**  
First Farmers & Merchants State Bank  
www.ffmbank.com

**Brownton**  
Security Bank & Trust  
http://www.security-banks.com

**Buffalo**  
BANKWEST  
www.bankwestmn.com

First Minnesota Bank  
www.firstmnbank.com

KleinBank  
www.kleinbank.com

MidCountry Bank  
www.midcountrybank.com

**Buffalo Lake**  
CenBank  
www.cenbank.com

**Buhl**  
First National Bank of Buhl  
fnbob.com

**Burnsville**  
Firefly Credit Union  
www.fireflycu.org

SharePoint Credit Union  
www.sharepointcu.com

**Byron**  
First Alliance Credit Union  
www.firstalliancecu.com

First Security Bank  
www.fsbbyron.com

**Caledonia**  
ESB Banking & Insurance  
www.esbbanking.com

**Cambridge**  
Affinity Plus Federal Credit Union  
www.affinityplus.org

Cambridge State Bank  
www.cambridgestatebank.com

Minnco Credit Union  
www.minnco.com

**Canby**  
Co-op Credit Union  
co-opcreditunion.com

First Security Bank  
www.firstsecuritybanks.com

**Cannon Falls**  
Community Resource Bank  
www.community-resourcebank.com

First Farmers & Merchants State Bank  
www.ffmbank.com

**Cass Lake**  
Western Bank  
www.wbduluth.com

**Castle Rock**  
Castle Rock Bank  
www.castlerockbank.net

**Champlin**  
Anoka Hennepin Credit Union  
www.ahcu.coop

First Minnesota Bank  
www.firstmnbank.com

Maple Bank  
www.maple-bank.com

**Chandler**  
State Bank of Chandler  
www.statebankofchandler.bank

**Chanhausen**  
Charter Bank  
www.charterbank.bank

Firefly Credit Union  
www.fireflycu.org

KleinBank  
www.kleinbank.com

**Chaska**  
BankVista  
www.bankvista.com

Charter Bank  
[www.charterbank.bank](http://www.charterbank.bank)

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

Security Bank & Trust  
<http://www.security-banks.com>

**Chatfield**  
F & M Community Bank  
[www.fmcommunity.com](http://www.fmcommunity.com)

**Chisago Lakes**  
Security State Bank of Marine  
[www.themarinebank.com](http://www.themarinebank.com)

**Chisholm**  
American Bank  
[www.ambnk.com](http://www.ambnk.com)

**Circle Pines**  
Anoka Hennepin Credit Union  
[www.ahcu.coop](http://www.ahcu.coop)

**Clara City**  
Citizens Alliance Bank  
[www.citizensalliancebank.com](http://www.citizensalliancebank.com)

**Clarissa**  
Unity Bank  
[ubmn.unitybanking.com](http://ubmn.unitybanking.com)

**Clearbrook**  
Border State Bank  
[www.borderstatebank.com](http://www.borderstatebank.com)

**Clearwater**  
American Heritage National Bank  
[www.logbank.com](http://www.logbank.com)

**Cleveland**  
HomeTown Bank  
[www.htbmn.com](http://www.htbmn.com)

**Clinton**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Cloquet**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

Members Cooperative Credit Union  
[www.membersccu.org](http://www.membersccu.org)

North Shore Bank  
[northshore.bank](http://northshore.bank)

Woodlands National Bank  
[www.woodlandsnationalbank.com](http://www.woodlandsnationalbank.com)

**Coborns**  
Neighborhood National Bank  
[www.neighborhood.bank](http://www.neighborhood.bank)

**Cohasset**  
Woodland Bank  
[www.woodlandbank.com](http://www.woodlandbank.com)

**Cokato**  
First National Bank of Cokato  
[fnbcokato.com](http://fnbcokato.com)

Kensington Bank  
[www.kensington.bank](http://www.kensington.bank)

**Cold Spring**  
Central Minnesota Credit Union  
[mycmcu.org](http://mycmcu.org)

Granite Community Bank  
[www.granitecommunitybank.com](http://www.granitecommunitybank.com)

**Coleraine**  
First National Bank of Coleraine  
[colerainebank.com](http://colerainebank.com)

**Cologne**  
KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

Security Bank & Trust  
<http://www.security-banks.com>

**Columbia Heights**  
Financial One Credit Union  
[www.financialonecu.com](http://www.financialonecu.com)

**Comfrey**  
Choice Financial  
[choicefinancialgroup.com](http://choicefinancialgroup.com)

**Cook**  
American Bank  
[www.ambnk.com](http://www.ambnk.com)

**Coon Rapids**  
Affinity Plus Federal Credit Union  
[www.affinityplus.org](http://www.affinityplus.org)

Anoka Hennepin Credit Union  
[www.ahcu.coop](http://www.ahcu.coop)

Border State Bank  
[www.borderstatebank.com](http://www.borderstatebank.com)

Financial One Credit Union  
[www.financialonecu.com](http://www.financialonecu.com)

Northeast Bank  
[www.nebankmn.com](http://www.nebankmn.com)

**Corcoran**  
Farmers State Bank of Hamel  
[fsboh.com](http://fsboh.com)

**Cosmos**

Home State Bank  
www.hsbofmn.com

**Cottonwood**

United Southwest Bank  
www.unitedswbank.com

**Courtland**

Alliance Bank  
www.alliancebanks.com

**Cromwell**

Northview Bank  
www.northviewbank.com

**Crookston**

Northern Sky Bank  
www.northernskybank.com

**Crosby**

Mid-Minnesota Federal  
Credit Union  
www.mmfcu.org

**Crosslake**

First National Bank North  
www.fnbnorth.com

Frandsen Bank & Trust  
www.frandsenbank.com

RiverBank  
www.riverwoodbank.com

Unity Bank  
ubmn.unitybanking.com

**Deer Creek**

Wadena State Bank  
www.wadenastatebank.com

**Deer River**

Northview Bank  
www.northviewbank.com

Woodland Bank  
www.woodlandbank.com

**Deerwood**

Deerwood Bank  
deerwoodbank.com

**Delano**

CorTrust Bank  
www.cortrustbank.com

Minnesota Lakes Bank  
www.mnlakesbank.com

**Dent**

United Community Bank  
www.ucbankmn.com

**Detroit Lakes**

American National Bank  
www.anbmn.com

Bell Bank  
www.bellbanks.com

First Security Bank  
www.firstsecuritybanks.com

Minnesota Business Finance  
Corporation  
www.mbfcc.org

**Dilworth**

Bell Bank  
www.bellbanks.com

Northwestern Bank  
www.nwbanks.com

**Duluth**

Affinity Plus Federal Credit  
Union  
www.affinityplus.org

Alerus Financial  
www.alerus.com

Entrepreneur Fund, Inc.  
www.entrepreneurfund.org

Members Cooperative Credit  
Union  
www.membersccu.org

Northland Foundation  
northlandfdn.org

North Shore Bank  
northshore.bank

Northwestern Bank  
www.nwbanks.com

Republic Bank  
www.bankrepublic.com

Western Bank  
www.wbduluth.com

**Dundas**

Frandsen Bank & Trust  
www.frandsenbank.com

**Eagan**

Affinity Plus Federal Credit  
Union  
www.affinityplus.org

Choice Financial  
choicefinancialgroup.com

City & County Credit Union  
www.cccu.com

www.justcallhome.com

Prime Security  
www.primesecurity.com

Think Mutual Bank  
www.thinkbank.com

**Eagle Bend**

Star Bank  
www.starbank.net

**East Bethel**

Village Bank

[www.villagebankonline.bank](http://www.villagebankonline.bank)

**East Grand Forks**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Echo**

Citizens Alliance Bank  
[www.citizensalliancebank.com](http://www.citizensalliancebank.com)

**Eden Prairie**

Alerus Financial  
[www.alerus.com](http://www.alerus.com)

Flagship Bank  
[www.flagshipbanks.com](http://www.flagshipbanks.com)

Star Bank  
[www.starbank.net](http://www.starbank.net)

**Eden Valley**

Farmers and Merchants Bank  
[www.fmpierz.com](http://www.fmpierz.com)

**Edina**

Alerus Financial  
[www.alerus.com](http://www.alerus.com)

Crown Bank  
[crown-bank.com](http://crown-bank.com)

Fidelity Bank  
[fidelitybankmn.com](http://fidelitybankmn.com)

First Minnesota Bank  
[www.firstmnbank.com](http://www.firstmnbank.com)

Gateway Bank  
[www.gateway-banking.com](http://www.gateway-banking.com)

Minnesota Bank & Trust  
[www.mnbankandtrust.com](http://www.mnbankandtrust.com)

RBCU  
[www.rbcu.org](http://www.rbcu.org)

Think Mutual Bank  
[www.thinkbank.com](http://www.thinkbank.com)

Tradition Capital Bank  
[www.tradition.bank](http://www.tradition.bank)

Unity Bank  
[ubmn.unitybanking.com](http://ubmn.unitybanking.com)

**Eitzen**

ESB Banking & Insurance  
[www.esbbanking.com](http://www.esbbanking.com)

**Emily**

Pine River State Bank  
[www.pineriverstatebank.com](http://www.pineriverstatebank.com)

**Emmons**

Security Bank Minnesota  
[www.securitybankmn.com](http://www.securitybankmn.com)

**Elbow Lake**

Eagle Bank  
[www.eaglebankmn.com](http://www.eaglebankmn.com)

Star Bank  
[www.starbank.net](http://www.starbank.net)

**Elk River**

American National Bank  
[www.anbm.com](http://www.anbm.com)

Bank of Elk River  
[www.thebankofelkriver.com](http://www.thebankofelkriver.com)

**Elko New Market**

New Market Bank  
[www.newmarketbank.com](http://www.newmarketbank.com)

**Elrosa**

North American State Bank  
[www.nasbank.com](http://www.nasbank.com)

**Ely**

Boundary Waters Bank  
[www.mybwbank.com](http://www.mybwbank.com)

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Elysian**

Elysian Bank  
[www.elysianbank.net](http://www.elysianbank.net)

**Erskine**

American State Bank  
[www.asbgryla.com](http://www.asbgryla.com)

**Esko**

Republic Bank  
[www.bankrepublic.com](http://www.bankrepublic.com)

**Evansville**

First Security Bank  
[www.firstsecuritybanks.com](http://www.firstsecuritybanks.com)

**Eveleth**

Entrepreneur Fund, Inc.  
[www.entrepreneurfund.org](http://www.entrepreneurfund.org)

Miners National Bank  
[www.mnbeveleth.com](http://www.mnbeveleth.com)

**Excelsior**

Alerus Financial  
[www.alerus.com](http://www.alerus.com)

**Fairfax**

First National Bank of Fairfax

[www.fnbfx.com](http://www.fnbfx.com)  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Fairmont**

Bank Midwest  
[www.bankmidwest.com](http://www.bankmidwest.com)

First Farmers & Merchants  
State Bank  
[www.ffmbank.com](http://www.ffmbank.com)

Profinium Financial, Inc.  
[www.profinium.com](http://www.profinium.com)

**Faribault**

1st United Bank  
www.1stunited.com

Affinity Plus Federal Credit Union  
www.affinityplus.org

Premier Banks  
www.premierbanks.com

Reliance Bank  
www.reliancebankmn.com

State Bank of Faribault  
www.tsbfc.com

**Farmington**

Castle Rock Bank  
www.castlerockbank.net

Premier Banks  
www.premierbanks.com

Roundbank  
www.roundbank.com

**Fergus Falls**

Affinity Plus Federal Credit Union  
www.affinityplus.org

American National Bank  
www.anbmn.com

Bell Bank  
www.bellbanks.com

Security State Bank of Fergus Falls  
www.ssbfergus.com

**Floodwood**

Northview Bank  
www.northviewbank.com

**Foley**

Falcon National Bank  
www.falconnational.com

Frandsen Bank & Trust  
www.frandsenbank.com

**Forest Lake**

Anoka Hennepin Credit Union  
www.ahcu.coop

Frandsen Bank & Trust  
www.frandsenbank.com

Lake Area Bank  
www.lakeareabank.com

Security State Bank of Marine  
www.themarinebank.com

**Fosston**

First National Bank  
www.fnbezbanking.com

Ultima Bank  
www.ultimabank.com

**Franklin**

Franklin State Bank  
franklinstatebank.com

**Frazee**

United Community Bank  
www.ucbankmn.com

**Freeborn**

Farmers State Bank  
www.fsbmn.bank

**Freeport**

Central Minnesota Credit Union  
mycmcu.org

Freeport State Bank  
http://freeportstatebank.com

**Fridley**

Firefly Credit Union  
www.fireflycu.org

**Fulda**

First National Bank  
www.firstnationalbanks.bank

**Garrison**

Deerwood Bank  
deerwoodbank.com

Security State Bank  
ssbmn.com

**Gaylord**

First National Bank  
fnbmn.co

ProGrowth Bank  
www.progrowth.com

**Gilbert**

First National Bank of Gilbert  
http://www.gilbertbank.com

**Glencoe**

First Minnesota Bank  
www.firstmnbank.com

MidCountry Bank  
www.midcountrybank.com

Security Bank & Trust  
http://www.security-banks.com

**Glenwood**

Eagle Bank  
www.eaglebankmn.com

Glenwood State Bank  
www.glenwoodstate.bank



**Golden Valley**

BNC National Bank  
www.bncbank.com

Choice Financial  
choicefinancialgroup.com

TruStone Financial  
trustonefinancial.org

**Goodhue**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Graceville**

Star Bank  
www.starbank.net

**Grand Rapids**

Affinity Plus Federal Credit  
Union  
www.affinityplus.org

American Bank  
www.ambnk.com

Deerwood Bank  
deerwoodbank.com

Entrepreneur Fund, Inc.  
www.entrepreneurfund.org

Northview Bank  
www.northviewbank.com

Woodland Bank  
www.woodlandbank.com

**Grand Marais**

Entrepreneur Fund, Inc.  
www.entrepreneurfund.org

Grand Marais State Bank  
www.grandmaraisstatebank.com

Security State Bank  
ssbmn.com

**Grand Meadow**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Grand Rapids**

American Bank  
www.ambnk.com

Entrepreneur Fund, Inc.  
www.entrepreneurfund.org

Grand Rapids State Bank  
www.grsb.com

Members Cooperative Credit  
Union  
www.membersccu.org

**Granite Falls**

Citizens Alliance Bank  
www.citizensalliancebank.com

Granite Falls Bank  
www.granitefallsbank.com

**Greenbush**

Border State Bank  
www.borderstatebank.com

**Greenwood**

Bridgewater Bank  
www.bridgewaterbankmn.com

**Grey Eagle**

Central Minnesota Credit  
Union  
mycmcu.org

**Grove City**

First State Bank of Grove City  
bankofgrovecity.com

**Grygla**

American State Bank  
www.asbgrygla.com

**Hackensack**

First National Bank North  
www.fnbnorth.com

**Hallock**

United Valley Bank  
www.uvbank.net

**Halstad**

Red River State Bank  
www.redriverbank.com

**Ham Lake**

21st Century Bank  
21stcb.com

Falcon National Bank  
www.falconnational.com

**Hamel**

Farmers State Bank of Hamel  
fsboh.com

**Hancock**

Community Development  
Bank  
www.comdevbank.com

**Hanley Falls**

United Southwest Bank  
www.unitedswbank.com

**Hanover**

BANKWEST  
www.bankwestmn.com

**Hanska**

Alliance Bank  
www.alliancebanks.com

**Hartland**

Farmers State Bank  
www.fsbmn.bank

**Hastings**

Affinity Plus Federal Credit Union  
[www.affinityplus.org](http://www.affinityplus.org)

First National Bank  
[www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

North American Banking Company  
[www.nabankco.com](http://www.nabankco.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**Hawley**

Bell Bank  
[www.bellbanks.com](http://www.bellbanks.com)

Valley Premier Bank  
[www.valleypremierbank.com](http://www.valleypremierbank.com)

**Hayfield**

Citizens State Bank of Hayfield  
[www.csbankmn.com](http://www.csbankmn.com)

**Hector**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Henderson**

First State Bank  
[www.fsblecenter.com](http://www.fsblecenter.com)

HomeTown Bank  
[www.htbm.com](http://www.htbm.com)

**Hendrum**

Northwestern Bank  
[www.nwbanks.com](http://www.nwbanks.com)

**Herman**

Kensington Bank  
[www.kensington.bank](http://www.kensington.bank)

**Hermantown**

North Shore Bank  
[northshore.bank](http://northshore.bank)

**Hibbing**

American Bank  
[www.ambnk.com](http://www.ambnk.com)

Entrepreneur Fund, Inc.  
[www.entrepreneurfund.org](http://www.entrepreneurfund.org)

Republic Bank  
[www.bankrepublic.com](http://www.bankrepublic.com)

**Hill City**

Woodland Bank  
[www.woodlandbank.com](http://www.woodlandbank.com)

**Hinckley**

Northview Bank  
[www.northviewbank.com](http://www.northviewbank.com)

Woodlands National Bank  
[www.woodlandsnationalbank.com](http://www.woodlandsnationalbank.com)

**Hoffman**

Farmers State Bank of Hoffman  
[www.fsbhoffman.net](http://www.fsbhoffman.net)

**Holdingford**

Central Minnesota Credit Union  
[mycmcu.org](http://mycmcu.org)

**Holmen**

Coulee Bank  
[www.couleebank.net](http://www.couleebank.net)

**Howard Lake**

Citizens Alliance Bank  
[www.citizensalliancebank.com](http://www.citizensalliancebank.com)

**Hugo**

Lake Area Bank  
[www.lakeareabank.com](http://www.lakeareabank.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**Hutchinson**

Citizens Bank and Trust  
[www.cbhutch.com](http://www.cbhutch.com)

Home State Bank  
[www.hsbofmn.com](http://www.hsbofmn.com)

First Minnesota Bank  
[www.firstmnbank.com](http://www.firstmnbank.com)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

Southpoint Federal Credit Union  
[www.southpointfinancial.com](http://www.southpointfinancial.com)

Southwest Initiative Foundation  
[swifoundation.com](http://swifoundation.com)

**International Falls**

Border State Bank  
[www.borderstatebank.com](http://www.borderstatebank.com)

TruStar Federal Credit Union  
[www.trustarfcu.com](http://www.trustarfcu.com)

**Inver Grove Heights**

Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

Heartland Credit Union  
[www.heartlandcu.com](http://www.heartlandcu.com)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

**Isanti**

Minnco Credit Union  
www.minnco.com

Falcon National Bank  
www.falconnational.com

Flagship Bank  
www.flagshipbanks.com

Members Cooperative Credit Union  
www.membersccu.org

**Jackson**

Bank Midwest  
www.bankmidwest.com

United Prairie Bank  
www.unitedprairiebank.com

**Janesville**

Janesville State Bank  
www.janesvillestatebank.com/  
m/

**Jordan**

Frandsen Bank & Trust  
www.frandsenbank.com

Riverland Bank  
riverlandbank.com

**Kandiyohi**

Harvest Bank  
www.harvestbankmn.com

**Karlstad**

Prime Security  
www.primesecurity.com

**Kasson**

Home Federal Savings Bank  
www.justcallhome.com

**Kensington**

Kensington Bank  
www.kensington.bank

**Kerkhoven**

Financial Security Bank  
www.financialsecuritybank.com

**Kerrick**

Northview Bank  
www.northviewbank.com

**Kiester**

First State Bank of Kiester  
www.fsbkiester.com

**Kimball**

Harvest Bank  
www.harvestbankmn.com

**La Crescent**

ESB Banking & Insurance  
www.esbbanking.com  
Home Federal Savings Bank  
www.justcallhome.com

**La Crosse**

Coulee Bank  
www.couleebank.net

**Lake Benton**

First Security Bank  
www.firstsecuritybanks.com

**Lake City**

Alliance Bank  
www.alliancebanks.com

**Lake Crystal**

MinnStar Bank National Association  
www.minnstarbank.com

**Lake Elmo**

City & County Credit Union  
www.cccu.com

Lake Elmo Bank

www.lakeelmobank.com

**Lafayette**

Citizens Bank Minnesota  
www.citizensmn.bank

**Lake Lillian**

Citizens Alliance Bank  
www.citizensalliancebank.com

**Lakefield**

First National Bank  
www.firstnationalbanks.bank

**Lake Park**

State Bank of Lake Park  
www.statebankoflakepark.com

**Lakeville**

Affinity Plus Federal CU  
www.affinityplus.org  
Citizens Bank Minnesota  
www.citizensmn.bank

Firefly Credit Union  
www.fireflycu.org

Frandsen Bank & Trust  
www.frandsenbank.com

Lakeview Bank  
www.lakeview-bank.com

New Market Bank  
www.newmarketbank.com

Sterling State Bank  
www.sterlingstatebank.com

**Lamberton**

First Security Bank  
www.firstsecuritybanks.com

**Lancaster**

Border State Bank  
www.borderstatebank.com

United Valley Bank  
www.uvbank.net

**LaPrairie**

First National Bank of  
Coleraine  
colerainebank.com

**La Salle**

Citizens Bank Minnesota  
www.citizensmn.bank

**Le Center**

First National Bank of Le  
Center  
www.fnblecenter.com

First State Bank  
www.fsblecenter.com

**Leroy**

First National Bank  
www.firstnationalbanks.bank

First State Bank Minnesota  
www.fsbminnesota.com

**Le Sueur**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

HomeTown Bank  
www.htbmn.com

**Lewisville**

Pioneer Bank  
www.bankwithpioneer.com

**Lilydale**

21<sup>st</sup> Century Bank  
21stcb.com

**Lindstrom**

Lake Area Bank  
www.lakeareabank.com

**Lino Lakes**

First Resource Bank  
www.myfrbank.com

SMW Federal Credit Union  
www.smwfcu.com

**Litchfield**

Center National Bank  
www.centernationalbank.co  
m

Home State Bank  
www.hsbofmn.com

MidCountry Bank  
www.midcountrybank.com

**Little Falls**

Central Minnesota CU  
mycmcu.org

Entrepreneur Fund, Inc.  
www.entrepreneurfund.org

Initiative Foundation  
ifound.org

Pine Country Bank  
www.pinecountrybank.com

**Little Fork**

TruStar Federal Credit Union  
www.trustarfcu.com

**Long Lake**

Lake Community Bank  
www.lcbankmn.com

**Long Prairie**

American Heritage National  
Bank  
www.logbank.com

Central Minnesota Credit  
Union  
mycmcu.org

Mid-Central Federal Savings  
Bank  
www.midcentralbank.com

Minnesota National Bank  
www.mn-bank.com

**Longville**

First National Bank North  
www.fnbnorth.com

**Lonsdale**

Frandsen Bank & Trust  
www.frandsenbank.com

**Loretto**

21st Century Bank  
21stcb.com

**Luverne**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Lyle**

Sterling State Bank  
www.sterlingstatebank.com

**Madelia**

Alliance Bank  
www.alliancebanks.com

**Madison**

KleinBank  
www.kleinbank.com

United Prairie Bank  
www.unitedprairiebank.com

**Mahnomen**

United Valley Bank  
www.uvbank.net

**Mahtomedi**

First State Bank and Trust  
www.fsbt.com

**Mankato**

504 Corporation  
504corporation.com

Affinity Plus Federal Credit Union  
www.affinityplus.org

BankVista  
www.bankvista.com

Community Bank  
www.cbfg.net

First National Bank  
fnbm.com

Frandsen Bank & Trust  
www.frandsenbank.com

MinnStar Bank National Association  
www.minnstarbank.com

Pioneer Bank  
www.bankwithpioneer.com

Profinium Financial, Inc.  
www.profinium.com

ProGrowth Bank  
www.progrowth.com

United Prairie Bank  
www.unitedprairiebank.com

**Maple Grove**  
Eagle Community Bank  
www.eaglecommunitybank.com

Highland Bank  
highland.bank

Firefly Credit Union  
www.fireflycu.org

KleinBank  
www.kleinbank.com

**Maple Lake**  
Star Bank  
www.starbank.net

**Mapleton**  
Pioneer Bank  
www.bankwithpioneer.com

**Maplewood**  
City & County Credit Union  
www.cccu.com

Premier Banks  
www.premierbanks.com

SMW Federal Credit Union  
www.smwfcu.com

Western Bank  
www.western-bank.com

**Marine on Saint Croix**  
Security State Bank of Marine  
www.themarinebank.com

**Marshall**  
United Southwest Bank  
www.unitedswbank.com

**Mayer**  
First Minnesota Bank  
www.firstmnbank.com

Security Bank & Trust  
http://www.security-banks.com

**Maynard**  
Citizens Alliance Bank  
www.citizensalliancebank.com

**McGregor**  
Grand Timber Bank  
www.grandtimberbank.com

Members Cooperative Credit Union  
www.membersccu.org

**McIntosh**  
First National Bank of McIntosh  
www.fnbmcintosh.com

**Melrose**  
Central Minnesota Credit Union  
mycmcu.org

**Menahga**  
TruStar Federal Credit Union  
www.trustarfcu.com

**Mendota Heights**  
Deerwood Bank  
deerwoodbank.com

Gateway Bank  
www.gateway-banking.com

**Middle River**  
Border State Bank  
www.borderstatebank.com

**Milaca**  
First National Bank of Milaca  
www.fnbmilaca.com

**Miller Hill**  
Republic Bank  
www.bankrepublic.com

**Minneapolis**  
21<sup>st</sup> Century Bank  
21stcb.com

Affinity Plus Federal Credit Union  
www.affinityplus.org

African Development Center  
adcmnnesota.org

Alerus Financial  
www.alerus.com

Bell Bank  
www.bellbanks.com

Bridgewater Bank  
www.bridgewaterbankmn.com

CIT Group  
www.cit.com

City National Bank  
www.cnb.com

Community Reinvestment  
Fund  
crfusa.com

Crown Bank  
crown-bank.com

Firefly Credit Union  
www.fireflycu.org

First Children's Finance  
www.firstchildrensfinance.org

Hiway Federal Credit Union  
www.hiway.org

Minnesota Business Finance  
Corporation  
www.mbfco.org

Meda  
meda.net

MidCountry Bank  
www.midcountrybank.com

North American Banking  
Company  
www.nabankco.com

Northeast Bank  
www.nebankmn.com

RBCU  
www.rbcu.org

Riverland Bank  
riverlandbank.com

Sunrise Banks  
sunrisebanks.com  
Union Bank and Trust  
Company  
www.ubtmn.com

Western Bank  
www.western-bank.com

WomenVenture  
www.womenventure.org

Woodlands National Bank  
www.woodlandsnationalbank.com

**Minnetonka**  
Alerus Financial  
www.alerus.com

First Minnesota Bank  
www.firstmnbank.com

First Minnetonka City Bank  
www.fmcbank.com

Flagship Bank  
www.flagshipbanks.com

Highland Bank  
highland.bank

MidCountry Bank  
www.midcountrybank.com

Minnesota Bank & Trust  
www.mnbankandtrust.com

**Montrose**  
Citizens State Bank  
bankwaverly.com

**Montevideo**  
Co-Op Credit Union  
co-opcreditunion.com

KleinBank  
www.kleinbank.com

**Montgomery**  
Frandsen Bank & Trust  
www.frandsenbank.com

**Monticello**  
First Minnesota Bank  
www.firstmnbank.com

Premier Banks  
www.premierbanks.com

RiverBank  
www.riverwoodbank.com

Sherburne State Bank  
www.sherburnestatebank.com

**Moorhead**  
Affinity Plus Federal Credit  
Union  
www.affinityplus.org

Bell Bank  
www.bellbanks.com

Central Minnesota Credit  
Union  
mycmcu.org

Northwestern Bank  
www.nwbanks.com

Valley Premier Bank  
www.valleypremierbank.com

**Moose Lake**

First National Bank of Moose Lake  
www.firstmooselake.com

Members Cooperative Credit Union  
www.membersccu.org

**Mora**

Neighborhood National Bank  
www.neighborhood.bank

**Morgan**

F&M Bank  
www.fmb-ebank.com

**Morris**

RiverBank  
www.riverwoodbank.com

**Morristown**

Lake Country Community Bank  
www.lccbank.com

**Motley**

Unity Bank  
ubmn.unitybanking.com

**Mound**

First Minnesota Bank  
www.firstmnbank.com

Minnesota Lakes Bank  
www.mnlakesbank.com

**Mounds View**

Western Bank  
www.western-bank.com

**Mountain Iron**

1<sup>st</sup> National Bank of Buhl  
fnbob.com

American Bank  
www.ambnk.com

**Mountain Lake**

United Prairie Bank  
www.unitedprairiebank.com

**Murdock**

Citizens Alliance Bank  
www.citizensalliancebank.com

**Nashwauk**

American Bank  
www.ambnk.com

**Navarre**

Regions Bank  
www.regions.com

**Nerstrand**

Lake Country Community Bank  
www.lccbank.com

**Nevis**

TruStar Federal Credit Union  
www.trustarfcu.com

**New Auburn**

Security Bank & Trust  
www.security-banks.com

**New Brighton**

Northeast Bank  
www.nebankmn.com

**New Germany**

Security Bank & Trust  
www.security-banks.com

**New Hope**

Affinity Plus Federal Credit Union  
www.affinityplus.org

**New London**

Lake Region Bank  
www.lakeregion.com

United Minnesota Bank

www.umbnl.com

**New Prague**

Heartland Credit Union  
www.heartlandcu.com

Roundbank  
www.roundbank.com

**New Ulm**

Alliance Bank  
www.alliancebanks.com

Citizens Bank Minnesota  
www.citizensmn.bank

Frandsen Bank & Trust  
www.frandsenbank.com

Southpoint Federal Credit Union  
www.southpointfinancial.com

United Prairie  
www.unitedprairiebank.com

**New York Mills**

Central Minnesota Credit Union  
mycmcu.org

Farmers & Merchants State Bank  
www.fmbanknym.com

**Nicollet**

ProGrowth Bank  
www.progrowth.com

**Nisswa**

Frandsen Bank & Trust  
www.frandsenbank.com

**North Branch**

Members Cooperative Credit Union  
www.membersccu.org

Minnco Credit Union  
[www.minnco.com](http://www.minnco.com)

Neighborhood National Bank  
[www.neighborhood.bank](http://www.neighborhood.bank)

Stearns Bank  
[www.stearnsbank.com](http://www.stearnsbank.com)

**Northfield**

Community Resource Bank  
[www.community-resourcebank.com](http://www.community-resourcebank.com)

First National Bank of Northfield  
[firstnationalnorthfield.com](http://firstnationalnorthfield.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**North Mankato**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

Pioneer Bank  
[www.bankwithpioneer.com](http://www.bankwithpioneer.com)

Southpoint Federal Credit Union  
[www.southpointfinancial.com](http://www.southpointfinancial.com)

**North Oaks**

BankCherokee  
[www.bankcherokee.com](http://www.bankcherokee.com)

Flagship Bank  
[www.flagshipbanks.com](http://www.flagshipbanks.com)

Tradition Capital Bank  
[www.tradition.bank](http://www.tradition.bank)

**Northome**

Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

**Norwood Young America**  
Citizens State Bank Norwood Young America  
[www.citizensstatebanknya.com](http://www.citizensstatebanknya.com)

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

**Nowthen**

Pine River State Bank  
[www.pineriverstatebank.com](http://www.pineriverstatebank.com)

**Oakdale**

Alerus Financial  
[www.alerus.com](http://www.alerus.com)

Hiway Federal Credit Union  
[www.hiway.org](http://www.hiway.org)

Lake Elmo Bank  
[www.lakeelmobank.com](http://www.lakeelmobank.com)

Platinum Bank  
[www.platinumbankmn.com](http://www.platinumbankmn.com)

Western Bank  
[www.western-bank.com](http://www.western-bank.com)

**Oak Park Heights**

First State Bank and Trust  
[www.fsbt.com](http://www.fsbt.com)

**Ogema**

Community Development Bank  
[www.comdevbank.com](http://www.comdevbank.com)

**Oklee**

Security State Bank of Oklee  
[www.ssboklee.com](http://www.ssboklee.com)

**Olivia**

HomeTown Bank  
[www.htbmn.com](http://www.htbmn.com)

**Onalaska**

Coulee Bank  
[www.couleebank.net](http://www.couleebank.net)

**Onamia**

Woodlands National Bank  
[www.woodlandsnationalbank.com](http://www.woodlandsnationalbank.com)

**Ormsby**

Ormsby State Bank  
[www.ormsbystatebank.com](http://www.ormsbystatebank.com)

**Orono**

Bridgewater Bank  
[www.bridgewaterbankmn.com](http://www.bridgewaterbankmn.com)

**Orr**

American Bank  
[www.ambnk.com](http://www.ambnk.com)

**Osakis**

First National Bank of Osakis  
[fnbosakis.com](http://fnbosakis.com)

**Oslo**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Osseo**

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**Otsego**

Bank of Elk River  
[www.thebankofelkriver.com](http://www.thebankofelkriver.com)

**Ottertail**

First National Bank  
[www.fnbhenning.com](http://www.fnbhenning.com)

**Owatonna**

Community Bank Owatonna  
[www.cbowatonna.com](http://www.cbowatonna.com)

Home Federal Savings Bank  
[www.justcallhome.com](http://www.justcallhome.com)



Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

Profinium Financial, Inc.  
[www.profinium.com](http://www.profinium.com)

Southern Minnesota  
Initiative Foundation  
[smifoundation.org](http://smifoundation.org)

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Park Rapids**  
Citizens National Bank of  
Park Rapids  
[www.cnbbank.com](http://www.cnbbank.com)

Northview Bank  
[www.northviewbank.com](http://www.northviewbank.com)

Northwoods Bank of  
Minnesota  
[www.northwoodsbank.com](http://www.northwoodsbank.com)

TruStar Federal Credit Union  
[www.trustarfcu.com](http://www.trustarfcu.com)

**Paynesville**  
Central Minnesota Credit  
Union  
[mycmcu.org](http://mycmcu.org)

Farmers & Merchants State  
Bank  
[www.fmpierz.com](http://www.fmpierz.com)

**Pelican Rapids**  
Bell Bank  
[www.bellbanks.com](http://www.bellbanks.com)

Minnesota National Bank  
[www.mn-bank.com](http://www.mn-bank.com)

**Pencock**  
Heritage Bank  
[www.heritagebankna.com](http://www.heritagebankna.com)

**Pequot Lakes**  
American National Bank  
[www.anbm.com](http://www.anbm.com)

First National Bank North  
[www.fnbnorth.com](http://www.fnbnorth.com)  
Mid-Minnesota Federal  
Credit Union  
[www.mmmfcu.org](http://www.mmmfcu.org)

**Perham**  
Central Minnesota Credit  
Union  
[mycmcu.org](http://mycmcu.org)

United Community Bank  
[www.ucbankmn.com](http://www.ucbankmn.com)

**Pierz**  
Farmers and Merchants  
State Bank  
[www.fmpierz.com](http://www.fmpierz.com)

Unity Bank  
[ubmn.unitybanking.com](http://ubmn.unitybanking.com)

**Pillager**  
Pine River State Bank  
[www.pineriverstatebank.com](http://www.pineriverstatebank.com)

**Pine City**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

Stearns Bank  
[www.stearnsbank.com](http://www.stearnsbank.com)

**Pine Island**  
Pine Island Bank  
[www.pineislandbank.bank](http://www.pineislandbank.bank)

**Pine River**  
Pine River State Bank  
[www.pineriverstatebank.com](http://www.pineriverstatebank.com)

**Pipestone**  
First Farmers & Merchants  
State Bank  
[www.ffmbank.com](http://www.ffmbank.com)

First State Bank Southwest  
[www.firststatebanksw.com](http://www.firststatebanksw.com)

**Plainview**  
Foresight Bank  
[www.foresightbank.com](http://www.foresightbank.com)

Peoples State Bank of  
Plainview  
[www.peoplesstatebank.com](http://www.peoplesstatebank.com)

**Plato**  
Security Bank & Trust  
<http://www.security-banks.com>

**Plummer**  
Ultima Bank  
[www.ultimabank.com](http://www.ultimabank.com)

**Plymouth**  
Center National Bank  
[www.centernationalbank.com](http://www.centernationalbank.com)

First National Bank  
[www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

Platinum Bank  
[www.platinumbankmn.com](http://www.platinumbankmn.com)

TruStone Financial  
[trustonefinancial.org](http://trustonefinancial.org)

**Preston**  
F & M Community Bank  
[www.fmcommunity.com](http://www.fmcommunity.com)

**Princeton**  
Sherburne State Bank  
[www.sherburnestatebank.com](http://www.sherburnestatebank.com)

**Prior Lake**

New Market Bank  
www.newmarketbank.com

**KleinBank**

www.kleinbank.com

**Racine**

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Ramsey**

Flagship Bank  
www.flagshipbanks.com

**Village Bank**

www.villagebankonline.bank

**Randall**

Randall State Bank  
randallstatebank.com

**Raymond**

Heritage Bank  
www.heritagebankna.com

**Red Wing**

Alliance Bank  
www.alliancebanks.com

First Farmers & Merchants  
State Bank  
www.ffmbank.com

**Redwood Falls**

HomeTown Bank  
www.htbmn.com

**Remer**

First National Bank North  
www.fnbnorth.com

**Renville**

First Security Bank  
www.firstsecuritybanks.com

**Rice**

Pine Country Bank  
www.pinecountrybank.com

**Richfield**

RBCU  
www.rbcu.org

**Richmond**

Falcon National Bank  
www.falconnational.com

**Rochester**

504 Corporation  
504corporation.com

Affinity Plus Federal Credit  
Union

www.affinityplus.org

**Coulee Bank**

www.couleebank.net

First Alliance Credit Union  
www.firstalliancecu.com

Foresight Bank  
www.foresightbank.com

Home Federal Savings Bank  
www.justcallhome.com

ONB Bank  
www.bankononb.com

Premier Banks  
www.premierbanks.com

Sterling State Bank  
www.sterlingstatebank.com

Think Mutual Bank  
www.thinkbank.com

**Rockford**

BANKWEST  
www.bankwestmn.com

**Rogers**

21<sup>st</sup> Century Bank  
21stcb.com

**Roseau**

Border State Bank  
www.borderstatebank.com

Citizens State Bank of Roseau  
www.citizensros.com

**Rosemount**

Frandsen Bank & Trust  
www.frandsenbank.com

**Roseville**

Affinity Plus Federal Credit  
Union  
www.affinityplus.org

Choice Financial  
choicefinancialgroup.com

Community Resource Bank  
www.community-  
resourcebank.com

Hiway Federal Credit Union  
www.hiway.org

North American Banking  
Company  
www.nabankco.com

North Star Bank  
www.northstarbank.com

Premier Banks  
www.premierbanks.com

**Royalton**

Pine Country Bank  
www.pinecountrybank.com

**Rush City**

Unity Bank  
ubmn.unitybanking.com

**Rushford**

Rushford State Bank  
[www.rushfordstatebank.com](http://www.rushfordstatebank.com)

**Sandstone**

Members Cooperative Credit Union  
[www.membersccu.org](http://www.membersccu.org)

Northview Bank  
[www.northviewbank.com](http://www.northviewbank.com)

**Sargeant**

First Farmers & Merchants State Bank  
[www.ffmbank.com](http://www.ffmbank.com)

**Sartell**

BankVista  
[www.bankvista.com](http://www.bankvista.com)

Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

**Sauk Centre**

Central Minnesota Credit Union  
[mycmcu.org](http://mycmcu.org)

Minnesota National Bank  
[www.mn-bank.com](http://www.mn-bank.com)

**Sauk Rapids**

Farmers and Merchants Bank  
[www.fmpierz.com](http://www.fmpierz.com)

**Savage**

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

Sterling State Bank  
[www.sterlingstatebank.com](http://www.sterlingstatebank.com)

**Scandia**

Security State Bank of Marine  
[www.themarinebank.com](http://www.themarinebank.com)

**Shakopee**

Firefly Credit Union  
[www.fireflycu.org](http://www.fireflycu.org)

HomeTown Bank  
[www.htbmn.com](http://www.htbmn.com)

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

Prime Security  
[www.primesecurity.com](http://www.primesecurity.com)

Western Bank  
[www.western-bank.com](http://www.western-bank.com)

**Sherburn**

Bank Midwest  
[www.bankmidwest.com](http://www.bankmidwest.com)

**Shoreview**

City & County Credit Union  
[www.cccu.com](http://www.cccu.com)

Lake Area Bank  
[www.lakeareabank.com](http://www.lakeareabank.com)

North American Banking Company  
[www.nabankco.com](http://www.nabankco.com)

**Shorewood**

Alerus Financial  
[www.alerus.com](http://www.alerus.com)

**Silver Bay**

Lake Bank  
[www.thelakebank.com](http://www.thelakebank.com)

**Slayton**

First National Bank  
[www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

Prairieland Economic Development Corporation  
[www.prairielandedc.com](http://www.prairielandedc.com)

**Sleepy Eye**

First Security Bank  
[www.firstsecuritybanks.com](http://www.firstsecuritybanks.com)

Southpoint Federal Credit Union  
[www.southpointfinancial.com](http://www.southpointfinancial.com)

**Spicer**

Heritage Bank  
[www.heritagebankna.com](http://www.heritagebankna.com)

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Spring Valley**

First National Bank  
[www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

First State Bank Minnesota  
[www.fsbminnesota.com](http://www.fsbminnesota.com)

Home Federal Savings Bank  
[www.justcallhome.com](http://www.justcallhome.com)

**Springfield**

F&M Bank  
[www.fmb-ebank.com](http://www.fmb-ebank.com)

Southpoint Federal Credit Union  
[www.southpointfinancial.com](http://www.southpointfinancial.com)

**St. Andrews**

Community Bank  
[www.cbf.net](http://www.cbf.net)

**St. Augusta**

Harvest Bank  
[www.harvestbankmn.com](http://www.harvestbankmn.com)

**St. Bonifacius**

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

**St. Cloud**

Affinity Plus Federal Credit Union  
www.affinityplus.org

American Heritage National Bank  
www.logbank.com

American National Bank  
www.anbm.com

Falcon National Bank  
www.falconnational.com

Kensington Bank  
www.kensington.bank

Initiative Foundation  
ifound.org

Minnesota Business Finance Corporation  
www.mbf.com

MidCountry Bank  
www.midcountrybank.com

Sentry Bank  
mysentrybank.com

Stearns Bank  
www.stearnsbank.com

**St. Croix**

First Resource Bank  
www.myfrbank.com

**St. Francis**

Anoka Hennepin Credit Union  
www.ahcu.coop

Village Bank  
www.villagebankonline.bank

**St. James**

First National Bank  
www.fnbstjames.com

Pioneer Bank  
www.bankwithpioneer.com

**St. Joseph**

Central Minnesota Credit Union  
mycmcu.org

Sentry Bank  
mysentrybank.com

**St. Louis Park**

Citizens Independent Bank  
www.bankcib.com

SharePoint Credit Union  
www.sharepointcu.com

**St. Martin**

St. Martin National Bank  
smartinnationalbank.com

**St. Michael**

Highland Bank  
highland.bank

Community Development Bank  
www.comdevbank.com

**St. Paul**

Affinity Plus Federal Credit Union  
www.affinityplus.org

Alliance Bank  
www.alliancebanks.com

BankCherokee  
www.bankcherokee.com

City & County Credit Union  
www.cccu.com

Community Reinvestment Fund  
crfusa.com

Coulee Bank  
www.couleebank.net

Deerwood Bank  
deerwoodbank.com

Drake Bank  
drake-bank.com

First Farmers & Merchants State Bank  
www.ffmbank.com

Highland Bank  
highland.bank

Hiway Federal Credit Union  
www.hiway.org

Hmong American Partnership  
www.hmong.org

Meda  
meda.net

Neighborhood Development Center  
www.ndc-mn.org

Sunrise Banks  
sunrisebanks.com

Think Mutual Bank  
www.thinkbank.com

Western Bank  
www.western-bank.com

**St. Peter**

First National Bank  
fnbm.com  
HomeTown Bank  
www.htbm.com

Nicollet County Bank  
[www.nicolletcountybank.com](http://www.nicolletcountybank.com)

Southpoint Federal Credit Union  
[www.southpointfinancial.com](http://www.southpointfinancial.com)

**St. Stephen**  
Sentry Bank  
[mysentrybank.com](http://mysentrybank.com)

**Staples**  
Mid-Central Federal Savings Bank  
[www.midcentralbank.com](http://www.midcentralbank.com)

Unity Bank  
[unitybanking.com](http://unitybanking.com)

**Starbuck**  
Eagle Bank  
[www.eaglebankmn.com](http://www.eaglebankmn.com)

**Stewart**  
First Minnesota Bank  
[www.firstmnbank.com](http://www.firstmnbank.com)

**Stewartville**  
First Farmers & Merchants State Bank  
[www.ffmbank.com](http://www.ffmbank.com)

ONB Bank  
[www.bankononb.com](http://www.bankononb.com)

**Stillwater**  
First Resource Bank  
[www.myfrbank.com](http://www.myfrbank.com)

First State Bank and Trust  
[www.fsbtc.com](http://www.fsbtc.com)

Lake Area Bank  
[www.lakeareabank.com](http://www.lakeareabank.com)

Lake Elmo Bank  
[www.lakeelmobank.com](http://www.lakeelmobank.com)  
WBD, Inc.  
[www.wbd.org](http://www.wbd.org)

**Storden**  
First Security Bank  
[www.firstsecuritybanks.com](http://www.firstsecuritybanks.com)

**Sturgeon Lake**  
Woodlands National Bank  
[www.woodlandsnationalbank.com](http://www.woodlandsnationalbank.com)

**Sunburg**  
Lake Region Bank  
[www.lakeregion.com](http://www.lakeregion.com)

**Swanville**  
First State Bank of Swanville  
<http://www.fsbswanville.com>

**Thief River Falls**  
Northern State Bank  
[www.nsbtrf.com](http://www.nsbtrf.com)

**Tower**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Truman**  
Profinium Financial, Inc.  
[www.profinium.com](http://www.profinium.com)

**Twin Valley**  
United Valley Bank  
[www.uvbank.net](http://www.uvbank.net)

**Two Harbors**  
Lake Bank  
[www.thelakebank.com](http://www.thelakebank.com)

**Ulen**  
Northwestern Bank  
[www.nwbanks.com](http://www.nwbanks.com)

**Vadnais Heights**  
TCM Certified Development Company  
[www.504lending.com](http://www.504lending.com)

**Verndale**  
Star Bank  
[www.starbank.net](http://www.starbank.net)

**Vernon Center**  
Community Bank  
[www.cbfg.net](http://www.cbfg.net)

**Vesta**  
United Southwest Bank  
[www.unitedswbank.com](http://www.unitedswbank.com)

**Victoria**  
KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

**Villard**  
Eagle Bank  
[www.eaglebankmn.com](http://www.eaglebankmn.com)

Glenwood State Bank  
[www.glenwoodstate.bank](http://www.glenwoodstate.bank)

**Virginia**  
Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

Northern State Bank of Virginia  
[www.nsbov.com](http://www.nsbov.com)

**Waconia**  
HomeTown Bank  
[www.htbmn.com](http://www.htbmn.com)

KleinBank  
[www.kleinbank.com](http://www.kleinbank.com)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

Security Bank & Trust  
<http://www.security-banks.com>

**Wadena**

Central Minnesota Credit Union  
[mycmcu.org](http://mycmcu.org)

Mid-Central Federal Savings Bank  
[www.midcentralbank.com](http://www.midcentralbank.com)

Wadena State Bank  
[www.wadenastatebank.com](http://www.wadenastatebank.com)

**Waite Park**

Deerwood Bank  
[deerwoodbank.com](http://deerwoodbank.com)

**Waldorf**

Roundbank  
[www.roundbank.com](http://www.roundbank.com)

**Walker**

American National Bank  
[www.anbm.com](http://www.anbm.com)

Bank Forward  
[www.bankforward.com](http://www.bankforward.com)

First National Bank North  
[www.fnbnorth.com](http://www.fnbnorth.com)

**Warren**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Waseca**

Roundbank  
[www.roundbank.com](http://www.roundbank.com)

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Watertown**

Citizens Alliance Bank  
[www.citizensalliancebank.com](http://www.citizensalliancebank.com)

**Waterville**

Frandsen Bank & Trust  
[www.frandsenbank.com](http://www.frandsenbank.com)

**Waverly**

Citizens State Bank  
[bankwaverly.com](http://bankwaverly.com)

**Wayzata**

Flagship Bank Minnesota  
[www.flagshipbanks.com](http://www.flagshipbanks.com)

**Welcome**

Welcome State Bank  
[welcomestatebank.com](http://welcomestatebank.com)

**Wendell**

Eagle Bank  
[www.eaglebankmn.com](http://www.eaglebankmn.com)

**Westbrook**

Bank Midwest  
[www.bankmidwest.com](http://www.bankmidwest.com)

**Wheaton**

Star Bank  
[www.starbank.net](http://www.starbank.net)

**White Bear Lake**

Lake Area Bank  
[www.lakeareabank.com](http://www.lakeareabank.com)

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

North Star Bank  
[www.northstarbank.com](http://www.northstarbank.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**White Rock**

First Farmers & Merchants State Bank  
[www.ffmbank.com](http://www.ffmbank.com)

**Wimbledon**

Bank Forward  
[www.bankforward.com](http://www.bankforward.com)

**Willmar**

African Development Center  
[adcmnnesota.org](http://adcmnnesota.org)

Co-op Credit Union  
[co-opcreditunion.com](http://co-opcreditunion.com)

Concorde Bank  
[www.concordebanks.com](http://www.concordebanks.com)

Heritage Bank  
[www.heritagebankna.com](http://www.heritagebankna.com)

Home State Bank  
[www.hsbofmn.com](http://www.hsbofmn.com)

Lake Region Bank  
[www.lakeregion.com](http://www.lakeregion.com)

North American State Bank  
[www.nasbank.com](http://www.nasbank.com)

**Willow**

Northview Bank  
[www.northviewbank.com](http://www.northviewbank.com)

**Wilmont**

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Windom**

Bank Midwest  
[www.bankmidwest.com](http://www.bankmidwest.com)

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Winger**

Ultima Bank  
[www.ultimabank.com](http://www.ultimabank.com)

**Winnebago**

First Financial Bank  
[www.1stbago.com](http://www.1stbago.com)

**Winona**

Affinity Plus Federal Credit Union  
[www.affinityplus.org](http://www.affinityplus.org)

Home Federal Savings Bank  
[www.justcallhome.com](http://www.justcallhome.com)

WNB Financial  
[wnbfinancial.com](http://wnbfinancial.com)

**Winsted**

Security Bank & Trust  
<http://www.security-banks.com>

**Winthrop**

MidCountry Bank  
[www.midcountrybank.com](http://www.midcountrybank.com)

**Woodbury**

Bell Bank  
[www.bellbanks.com](http://www.bellbanks.com)

Boundary Waters Bank  
[www.mybwbank.com](http://www.mybwbank.com)  
City & County Credit Union  
[www.cccu.com](http://www.cccu.com)

CorTrust Bank  
[www.cortrustbank.com](http://www.cortrustbank.com)

North American Banking Company  
[www.nabankco.com](http://www.nabankco.com)

Premier Banks  
[www.premierbanks.com](http://www.premierbanks.com)

**Worthington**

United Prairie Bank  
[www.unitedprairiebank.com](http://www.unitedprairiebank.com)

**Wyoming**

First State Bank of Wyoming  
[fsbwyoming.com](http://fsbwyoming.com)

**Zimmerman**

Bank of Elk River  
[www.thebankofelkriver.com](http://www.thebankofelkriver.com)

Woodlands National Bank  
[www.woodlandsnationalbank.com](http://www.woodlandsnationalbank.com)

**Zumbrota**

Bank of Zumbrota  
[www.bankofzumbrota.bank](http://www.bankofzumbrota.bank)

**Statewide Lenders**

In addition to the strong support the community lenders listed above there are several regional and national lenders which might have a branch in your community. Here is as complete of a list as we are currently aware of:

Associated Bank  
[www.associatedbank.com](http://www.associatedbank.com)

Bank of the West  
[www.bankofthewest.com](http://www.bankofthewest.com)

Bremer Bank  
[www.bremer.com](http://www.bremer.com)

Live Oak Bank  
[www.liveoakbank.com](http://www.liveoakbank.com)

Old National Bank  
[www.oldnational.com](http://www.oldnational.com)

Merchants Bank  
[www.merchantsbank.com](http://www.merchantsbank.com)

MidWestOne Bank  
[www.midwestone.com](http://www.midwestone.com)

Minnwest Bank  
[www.minnwestbank.com](http://www.minnwestbank.com)

U.S. Bank, N.A.  
[www.usbank.com](http://www.usbank.com)

Wells Fargo  
[www.wellsfargo.com/biz](http://www.wellsfargo.com/biz)

### **Participating Certified Development Companies**

504 Corporation  
[504corporation.com](http://504corporation.com)

Central Minnesota Development Corporation (CDMC)  
[www.cmdcbusinessloans.com](http://www.cmdcbusinessloans.com)

Minnesota Business Finance Corporation  
[www.mbfc.org](http://www.mbfc.org)

Spedco  
[www.spedco.com](http://www.spedco.com)

TCM Certified Development Company  
[www.504lending.com](http://www.504lending.com)

Prairieland Economic Development Corporation  
[www.prairielandedc.com](http://www.prairielandedc.com)

WBD, Inc.  
[www.wbd.org](http://www.wbd.org)

### **Community Advantage Lenders**

African Development Center  
1931 S. Fifth St.  
Minneapolis  
518 Litchfield Ave. Southwest  
Willmar  
(877) 232-4775  
[info@adcmnnesota.org](mailto:info@adcmnnesota.org)  
**[adcmnnesota.org](http://adcmnnesota.org)**



First Children's Finance  
111 Third Ave. South, suite 220  
Minneapolis  
(866) 562-6801  
**www.firstchildrensfinance.org**

Initiative Foundation  
405 First St. Southeast  
Little Falls  
501 W. St. Germain St., suite 101  
St Cloud  
(877) 632-9255  
info@ifound.org  
**ifound.org**

Metropolitan Economic Development Association  
1256 Penn Ave. North, suite 4800  
Minneapolis  
(612) 332-6332  
info@meda.net  
**meda.net**

Neighborhood Development Center  
663 University Ave. West, suite 200  
St Paul  
(651) 291-2480  
**www.ndc-mn.org**

Northland Foundation  
202 W. Superior St., suite 610  
Duluth  
(218) 723-4040 or (800) 433-4045  
info@northlandfdn.org  
**northlandfdn.org**

#### **Participating Microlenders**

African Development Center  
*Serving Anoka, Beltrami, Blue Earth, Carver, Chisago, Dakota, Hennepin, Isanti, Olmsted, Ramsey, Scott, Sherburne, Stearns, and Washington counties*  
(612) 333-4772  
**adcminnesota.org**

Entrepreneur Fund Inc.  
*Serving Aitkin, Benton, Carlton, Cass, Cook, Crow Wing, Douglas, Itasca, Kanabec, Koochiching, Lake, Mille Lacs, Morrison, Pine, St. Louis, Stearns, and Todd counties*  
(218) 623-5747  
**www.entrepreneurfund.org**

Hmong American Partnership  
*Serving Anoka, Dakota, Hennepin, Ramsey, Scott and Washington counties*  
(651) 495-1557  
**[www.hmong.org](http://www.hmong.org)**

Neighborhood Development Center  
*Serving Hennepin and Ramsey counties*  
(651) 291-2480  
**[www.ndc-mn.org](http://www.ndc-mn.org)**

Northwest Minnesota Foundation  
*Serving Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau counties*  
(218) 759-2057  
**[www.nwmf.org](http://www.nwmf.org)**

Southern Minnesota Initiative Foundation  
*Serving Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, LeSueur, Martin, Mower, Nicollett, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, and Winona counties*  
(507) 455-3215  
**[smifoundation.org](http://smifoundation.org)**

Southwest Initiative Foundation  
*Serving Big Stone, Carver, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Stearns, Swift, Wright, and Yellow Medicine counties*  
(320) 587-4848  
**[swifoundation.com](http://swifoundation.com)**

WomenVenture  
*Serving Anoka, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Steele, Washington, and Wright counties*  
(612) 224-9540  
**[www.womenventure.org](http://www.womenventure.org)**