

## Local Banks/Credit Unions participating in Paycheck Protection Program and other SBA Loans

While every effort has been made to verify this information, please note that information and available programs are changing very rapidly. The information below is based on what we received from these financial institutions. Please contact these institutions to confirm the current status of programs.

### ▪ Ameris Bank

Michael D. Jackson SVP, Commercial Banking  
1259 W. Granada Blvd. | Ormond Beach, FL 32174  
386.671.0143 Cell: 386.681.8070  
[mike.jackson@amerisbank.com](mailto:mike.jackson@amerisbank.com)

Ameris Bank is a qualified 7a SBA lending institution participating in loaning funds in connection with SBA loan programs associated with Phase III / CARES Act. However, Ameris Bank has no available funds through the PPP program.... they are currently full. They may have capacity in a couple of weeks.

### ▪ FAIRWINDS Credit Union

Elisha González - Vice President Community Relations/Government Affairs  
135 West Central Blvd, Suite 200 Orlando 32801  
407-277-6030 ext. 51223  
[EGonzalez@fairwinds.org](mailto:EGonzalez@fairwinds.org)  
<https://www.fairwinds.org/business/small-business-relief.html>

Preferred SBA lender participating in the Payment Protection Program (PPP). **They are placing priority on their business members for applications....**and not accepting applications currently for Independent Contractors, Sole Proprietors, or Self-Employed business members. Go to [FAIRWINDS Credit Union](#) for updates on when those applications might be accepted.

A business owner that qualifies for PPP will need payroll cost information to complete the application:

- Average Monthly Payroll Costs (Including any summary page reconciliation of these costs)
- NAICS Code
- 2019 IRS Annual 940, or quarterly 941s, or payroll processing records for the last 12 months

If you have employees making over \$100,000, offer retirement plan funding or group health plans, or if you do not have a 940, please include the following:

- Annual Payroll Summary report for 2019 and monthly report for 2020, which should show the following information:
  - Gross wages for each employee, including officer(s) if paid W-2 wages

126 E. Orange Ave., Daytona Beach, FL 32115 – [Daytonachamber.com](http://Daytonachamber.com) – 386-255-0981

- Paid time off for each employee
- Vacation pay for each employee
- Family medical leave pay for each employee
- State and local taxes assessed on an employee's compensation
- Documentation showing total of all health insurance premiums paid by the business owner(s) under a group health plan.
  - Include all employees and the company owners
- Documentation of the sum of all retirement plan funding that was paid by the business owner(s) (do not include funding that came from employees out of their paycheck deferrals).
  - Include all employees and the business owners
  - Include 401K plans, Simple IRA, SEP IRAs

**FCU is not accepting application packages from agents. Applications must be submitted and electronically consented by the business owner.**

Applications will now be accepted through online exclusively.

- Gather the information listed above.
- Log in to *FAIRWINDS* Business Online or *FAIRWINDS* Online.
- Go to the **Additional Services** tab and select **Documents & Forms** from the menu.
- Select the **Paycheck Protection Program** option.
- Complete the application.

▪ **Intracoastal Bank**

Ryan Page Senior Vice President / Chief Credit and Risk Officer  
 2140 LPGA Blvd. Daytona Beach 32117  
 Direct 386.236.7449 Office: 386.274.5304  
 Cell: 386.237.4788 Fax: 386.274.5326  
[rpage@intracoastalbank.net](mailto:rpage@intracoastalbank.net)

Intracoastal Bank is not a traditional 7a lender, but they've been approved under delegated authority for PPP lending. They are accepting applications for Paycheck Protection Program or other SBA loan programs associated with Phase III / CARES Act for existing Clients only. If possible, they will open up to new clients once their existing Clients are funded.

As of now, they have available funds to loan to local businesses. NOTE - See website for Instructions. [www.intracoastalbank.net](http://www.intracoastalbank.net)

Clients should review CEO letter on our website for a summary of our PPP status.

▪ **Launch Federal Credit Union**

Dustin Gothard - Branch Manager  
 2290 S Ridgewood Ave South Daytona 32119  
 386-761-9752 ext 2840, 2875, or 2843 Fax 386-761-5716  
[dgothard@launchfcu.com](mailto:dgothard@launchfcu.com) | [launchfcu.com](http://launchfcu.com)

Launch Federal Credit Union currently has a relief loan for their members if they were a member on or before March 16.

It is a 3.99% interest rate, 36 months, Max \$5k. **\*\*Must be approved as in any case\*\***



- **Mainstreet Community Bank of Florida**

Charmin Stumpf – Vice President-Branch Manager  
1812 Ridgewood Avenue  
Holly Hill, FL 32117  
386.366.9350

Mainstreet is **currently only processing for business customers who are established business customers**. Click their website <https://www.bankonmainstreet.com/> for more details.

- **PNC Bank**

Lisa Curry - Vice President-Business Development Officer  
1537 S Nova Rd Daytona Beach 32114  
216-222-5381

PNC has resources and services for a virtual platform via Skype or phone calls. Information packets can be emailed.

To learn more about how PNC is adapting to COVID-19 and its impact to our clients, communities and employees, please visit [here](#).

- **Seacoast Bank**

Libby Vescovi - VP, Banking Center Manager  
1696 N Clyde Morris Blvd Daytona Beach 32117  
386-274-6020

[Libby.Vescovi@Seacoastbank.com](mailto:Libby.Vescovi@Seacoastbank.com)

Seacoast Bank is a qualified 7a SBA lending institution. It is **currently** loaning funds for Paycheck Protection Program or other SBA loan programs associated with Phase III / CARES Act **for existing clients.... “must have an existing relationship personal or business”**.

- **TD Bank**

Jim Weite Vice President, Senior Relationship Manager  
1060 W Intl Speedway Blvd. Daytona Beach 32114  
Cell: 386.679.9004

[jim.weite@td.com](mailto:jim.weite@td.com)

TD Bank is a qualified 7a SBA lending institution. They are loaning funds for Paycheck Protection Program or other SBA programs associated with Phase III / CARES Act, but, at this time, **only accepting applications from customers only**.

The amount available and rules are determined by the federal government. **Right now, TD is still accepting applications.**

For a contact person, go to their website <https://www.td.com/us/en/small-business/covid-sba/>

NOTE - Don't wait to apply. Apply at your current bank. If your bank doesn't participate in the program, watch the news to learn when banks like TD will start taking applications from non-customers soon.



- **Wells Fargo Bank**

Doug Reece - Sr Vice President

441 Seabreeze Blvd Daytona Beach 32118

(904) 351-7201 or (386) 290-5299

[doug.reece@wellsfargo.com](mailto:doug.reece@wellsfargo.com)

Wells Fargo is a qualified 7a SBA lending institution, that is participating in loaning funds for Paycheck Protection Program or other SBA loan programs associated with Phase III / CARES Act.

**Loans available to existing customers.**

For more details, go to <https://update.wf.com/coronavirus/paycheckprotectionprogram/>

To start the process of applying for a PPP loan with Wells Fargo, EXISTING CUSTOMERS must:

- Meet the overall Small Business Administration program requirements.
- Have a Wells Fargo Business checking account as of February 15, 2020; and
- Be enrolled in business online banking – Business Online Banking (BOB) or Commercial Electronic Office® (CEO®)