



The List of PPP Application Status Among the Top 100 SBA Lenders

A list of top SBA lenders and whether they are accepting loan applications under the Paycheck Protection Program (PPP).



 [Jesse Noyes](#) on Apr 07, 2020

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Editor's note: This article was last updated April 7, 2020

Many small businesses across the country are attempting to get access to the nearly \$350 billion forgivable loans through the [Paycheck Protection Program \(PPP\)](#) to weather through the downturn caused by the coronavirus pandemic.

The PPP, which was supposed to go into full effect on April 3, has seen hesitancy among lenders that say they need more guidance from the Small Business Administration (SBA) and the U.S. Treasury Department before processing the loans.

While thousands of banks across the country are eligible to originate the loans, [small and mid-size businesses impacted by the COVID-19 pandemic](#) are struggling to find open online portals and applications at those banks. Many of the lenders are requiring a prior customer relationship among the would-be borrowers, if they're accepting applications at all.

What is the Paycheck Protection Program? Learn more here.

The PPP is still nascent and the situation is fluid. This list was compiled as of April 7, 2020. We will attempt to update it as we learn more. Small businesses interested in Paycheck Protection Program funds are encouraged to contact their local bank or lending institution, even if they're not listed here. Additionally, small businesses should look into financial relief programs at the state, county and city level.

If you see a status that should be updated, please let us know by emailing editor@zenefits.com.

Top 100 SBA Lenders






| Lender | Regions Served | Application Status | Link |
|--------|----------------|--------------------|------|
|--------|----------------|--------------------|------|






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| Lender | Regions Served | Application Status | Link |
|-------------------------------------|--|--|--|
| Live Oak Bank | National | Currently only working with existing customers. | https://www.liveoakbank.com/paycheck-protection-program-sign-up/ (https://www.liveoakbank.com/paycheck-protection-program-sign-up/) |
| Newtek Small Business Finance, Inc. | National | Yes | https://partners.newtekone.com/caresact/business-lending/ (https://partners.newtekone.com/caresact/business-lending/) |
| Wells Fargo | National | No | https://update.wf.com/coronavirus/paycheck-protection-program/ (https://update.wf.com/coronavirus/paycheck-protection-program/) |
| Byline Bank | Chicago Metro Area | Currently only working with existing customers. | https://www.bylinebank.com/covid19/sba-relief/ (https://www.bylinebank.com/covid19/sba-relief/) |
| The Huntington National Bank | The Midwest, Ohio, Michigan, Pennsylvania, Indiana, Illinois, West Virginia, and Kentucky | Yes | https://www.huntington.com/coronavirus/business-resources (https://www.huntington.com/coronavirus/business-resources) |
| Celtic Bank Corporation | National | Not currently accepting applications online | https://start.celticbank.com/paycheck-protection-program (https://start.celticbank.com/paycheck-protection-program) |
| JPMorgan Chase Bank | National | Yes | https://recovery.chase.com/cares1 (https://recovery.chase.com/cares1) |
| U.S. Bank | National | Taking inquiries but application not yet available. | https://apply.usbank.com/applications/business-relief/ (https://apply.usbank.com/applications/business-relief/) |
| KeyBank | Alaska, Colorado, Connecticut, Delaware, Florida, Idaho, Illinois, Indiana, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Utah, Vermont, Virginia, Washington, D.C. and Wa | Applications temporarily paused. | https://www.key.com/small-business/promo/stimulus.jsp (https://www.key.com/small-business/promo/stimulus.jsp) |
| ReadyCapital | National | Yes | https://ppp.readycapital.com/ (https://ppp.readycapital.com/) |
| First Home Bank | Tampa and St. Peterburg, FL | Suspended new applications | https://www.firsthomebank.com/sbarelieff/ (https://www.firsthomebank.com/sbarelieff/) |
| Truist Bank | North Carolina, South Carolina, Virginia, Maryland, West Virginia, Kentucky, Tennessee, Georgia, Florida, Alabama, Indiana, Texas, New Jersey, Ohio, Pennsylvania, Washington, D.C. | Limited to existing clients | https://www.truist.com/coronavirus-response/banking-solutions/business (https://www.truist.com/coronavirus-response/banking-solutions/business) |
| Bank of Hope | California, Washington, Texas, Illinois, New York, New Jersey, Virginia, Georgia, Alabama | Directing businesses to SBA lending department for support | https://www.bankofhope.com/covid-19-notice (https://www.bankofhope.com/covid-19-notice) |

| Lender  Powered by Zenefits | Regions Served  | Application Status  | Link   |
|---|---|---|---|
| Seacoast Commerce Bank | Arizona, California, Colorado, Nevada, New Mexico, Oregon, Texas, and Washington | Re-directing applications through Kabbage | https://sccombank.com/ (https://sccombank.com/) |
| Stearns Bank National Association | National | Yes | https://www.stearnsbank.com/cares-act (https://www.stearnsbank.com/cares-act) |
| Citizens Bank | Connecticut, Delaware, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, South Carolina, Pennsylvania, Rhode Island and Vermont | Not currently accepting applications | https://www.citizensbank.com/small-business/paycheck-protection-program.aspx?WT.ac=_H_Medallia-Pop-Up_SmallBusiness_PPP_LearnMore_A197 (https://www.citizensbank.com/small-business/paycheck-protection-program.aspx?WT.ac=_H_Medallia-Pop-Up_SmallBusiness_PPP_LearnMore_A197) |
| TD Bank | Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, Virginia, Washington, D.C. | Only accepting applications from existing customer | https://www.td.com/us/en/small-business/covid-sba/#/ppploan (https://www.td.com/us/en/small-business/covid-sba/#/ppploan) |
| Bank of the West | Arizona, California, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin and Wyoming | Only accepting applications from existing customer | https://www.bankofthewest.com/HeretoHelp/ (https://www.bankofthewest.com/HeretoHelp/) |
| Manufacturers and Traders Trust Company | New York, New Jersey, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, Washington, D.C., and Connecticut | Yes | https://www.mtb.com/help-center/be-informed-business/coronavirus#the_nav_pills (https://www.mtb.com/help-center/be-informed-business/coronavirus#the_nav_pills) |
| Bank of America | National | Only accepting applications from existing customer | https://about.bankofamerica.com/promo/assistsupport/updates-from-bank-of-america-coronavirus/small-business-assistance (https://about.bankofamerica.com/promo/assistsupport/updates-from-bank-of-america-coronavirus/small-business-assistance) |
| Berkshire Bank | Connecticut, Massachusetts, Vermont, Pennsylvania, New York, New Jersey, Rhode Island | Yes | https://paycheckprotection.bakerhillsolutions.com/D302-49BA-8365-F838ED733904 (https://paycheckprotection.bakerhillsolutions.com/D302-49BA-8365-F838ED733904) |
| MUFG Union Bank | California, Washington and Oregon | No | https://www.unionbank.com/learn/personal/help-center/covid-19-update (https://www.unionbank.com/learn/personal/help-center/covid-19-update) |
| Umpqua Bank | Oregon, Washington, California, Nevada and Idaho | Temporarily suspended application | https://pages.umpquabank.com/cares-act-paycheck-protection-program?_ga=2.120742283.2069871676.1586268074-1594930346.1586268074 (https://pages.umpquabank.com/cares-act-paycheck-protection-program?_ga=2.120742283.2069871676.1586268074-1594930346.1586268074) |
| United Community Bank | Georgia, South Carolina, North Carolina and Tennessee | Temporarily suspended application | https://www.ucbi.com/support/cares-act/ (https://www.ucbi.com/support/cares-act/) |
| PromiseOne Bank | Georgia, Texas, Colorado | No | https://promiseone.bank/en/home/ (https://promiseone.bank/en/home/) |
| Pacific City Bank | Lynwood and Bellevue, Washington; Denver, Colorado, Chicago, Illinois; Annandale, Virginia; Atlanta, Georgia; Orange County, California; and Bayside, New York | No | https://www.paccity.net/EN/Misc/COVID-19 (https://www.paccity.net/EN/Misc/COVID-19) |
| United Midwest Savings Bank | Ohio | Only accepting applications from existing customers; no online application | https://www.umwsb.com/business-lending/application (https://www.umwsb.com/business-lending/application) |
| Pinnacle Bank | Colorado, Kansas, Missouri, Nebraska, New Mexico, Texas and Wyoming | Only accepting applications from existing customers | https://www.pinnbank.com/CARES (https://www.pinnbank.com/CARES) |
| CenterState Bank | Florida, Georgia and Alabama | Not currently accepting applications, taking contact info | https://www.centerstatebank.com/paycheck-protection-program/ (https://www.centerstatebank.com/paycheck-protection-program/) |
| Pacific Western Bank | California | Not currently | https://www.pacwest.com/lending-solutions/federal-coronavirus-relief-loans (https://www.pacwest.com/lending-solutions/federal-coronavirus-relief-loans) |
| First Bank | Colorado, Arizona, and California | Only accepting applications from existing customers | https://efirstbankblog.com/sba-ppp-information/ (https://efirstbankblog.com/sba-ppp-information/) |
| Hanmi Bank | California, Texas, Illinois, New York, New Jersey and Virginia | Yes; Taking applications but not online | https://www.hanmi.com/covid19-support (https://www.hanmi.com/covid19-support) |
| First IC Bank | Georgia, Texas, New York and New Jersey | Not taking applications online | https://www.firsticbank.com/ (https://www.firsticbank.com/) |

| Lender  Powered by Zenefits | Regions Served  | Application Status  | Link   |
|---|--|---|--|
| Cadence Bank | Alabama, Florida, Georgia, Mississippi, Tennessee and Texas | Not currently accepting applications; prioritizing existing customers | https://cadencebank.com/alerts/coronavirus-paycheck-protection-program (https://cadencebank.com/alerts/coronavirus-paycheck-protection-program) |
| Five Star Bank | National | Yes; Taking applications but not online | https://www.five-starbank.com/five-star-cares#GovernmentGuaranteedLoans (https://www.five-starbank.com/five-star-cares#GovernmentGuaranteedLoans) |
| BBVA USA | Alabama, Arizona, California, Colorado, Florida, New Mexico, and Texas | Not currently accepting applications | https://www.bbvausa.com/special/covid19.htm (https://www.bbvausa.com/special/covid19.htm) |
| Commonwealth Business Bank | California and Texas | Not currently accepting applications | https://www.cbb-bank.com/EN/Lending/CARESActLoanProgram (https://www.cbb-bank.com/EN/Lending/CARESActLoanProgram) |
| Bank of George | Nevada | Not taking applications online | https://cms.bancvue.com/_/kcms-doc/1846/55386/CARES-Act-PPP-03.31.20.pdf (https://cms.bancvue.com/_/kcms-doc/1846/55386/CARES-Act-PPP-03.31.20.pdf) |
| Zions Bank | National | Plans to open applications April 7, 2020 for existing customers | https://www.zionsbank.com/LandingPages/small-business-cares-act/ (https://www.zionsbank.com/LandingPages/small-business-cares-act/) |
| Open Bank | California, Washington, Texas and Georgia | Not currently accepting applications | https://myopenbank.com/covid19_eng/ (https://myopenbank.com/covid19_eng/) |
| Midwest Regional Bank | Missouri, Texas, Colorado, and Arizona | Not currently accepting applications | https://www.mwrbank.com/loans/ (https://www.mwrbank.com/loans/) |
| VelocitySBA | National | Not currently accepting applications | https://www.velocitysba.com/ (https://www.velocitysba.com/) |
| IncredibleBank | Wisconsin | Not currently accepting new applications | https://www.incrediblebank.com/business/paycheck-protection-program (https://www.incrediblebank.com/business/paycheck-protection-program) |
| Harvest Small Business Finance | California | Not currently accepting applications | https://www.harvestsbfc.com/ (https://www.harvestsbfc.com/) |
| Metro City Bank | Georgia, Alabama, Virginia, New Jersey, New York, and Texas | Yes | https://www.metrocitybank.bank/lending/sba-paycheck-protection-program (https://www.metrocitybank.bank/lending/sba-paycheck-protection-program) |
| First Savings Bank | Arizona, Nebraska, Nevada, New Mexico, South Dakota and Texas | Accepting applications, but not online and only from existing customers | https://www.fsbbank.net/news-you-can-use/guidance-regarding-covid-19/ (https://www.fsbbank.net/news-you-can-use/guidance-regarding-covid-19/) |
| Hana Small Business Lending | National | Not currently | https://www.hanafinancial.com/sba-lending (https://www.hanafinancial.com/sba-lending) |
| Comerica Bank | National | Not currently accepting applications | https://www.comerica.com/campaigns/covid-19.html#2 (https://www.comerica.com/campaigns/covid-19.html#2) |
| Fountainhead SBF | National | Yes | https://www.fountainheadcc.com/ppp/ (https://www.fountainheadcc.com/ppp/) |
| NewBank | New York and New Jersey | Not currently accepting applications | https://www.newbankusa.com/ (https://www.newbankusa.com/) |
| Regions Bank | National | Yes | https://www.regions.com/small-business/small-business-financing/paycheck-protection-program (https://www.regions.com/small-business/small-business-financing/paycheck-protection-program) |
| First Financial Bank | Ohio, Kentucky and Indiana | Only accepting applications from existing customers | https://www.bankatfirst.com/content/first-financial-bank/home/firstfinancialbank/sba-cares-act.html (https://www.bankatfirst.com/content/first-financial-bank/home/firstfinancialbank/sba-cares-act.html) |
| Independent Bank | Michigan | Only accepting applications from existing customers | https://www.independentbank.com/business/lending/?hsCtaTracking=f39d6d4c-405b-42d1-9477-1be721dbc9b7%7C22e1ea5c-4c47-46fa-917be6d5e0ac3b (https://www.independentbank.com/business/lending/?hsCtaTracking=f39d6d4c-405b-42d1-9477-1be721dbc9b7%7C22e1ea5c-4c47-46fa-917be6d5e0ac3b) |
| Cathay Bank | California, Massachusetts, New York, Texas, Washington, Illinois, New Jersey, Nevada, Maryland | Accepting applications through email | https://www.cathaybank.com/business/lending/loan-programs/SBA-PPP (https://www.cathaybank.com/business/lending/loan-programs/SBA-PPP) |
| US Metro Bank | California, Dallas, Seattle, New York and Atlanta | Not currently accepting applications online | https://www.usmetrobank.com/Portals/USMetroBank (https://www.usmetrobank.com/Portals/USMetroBank) |

| First Horizon Bank | Tennessee | Not currently accepting applications | https://www.firsthorizon.com/Small-Business/Products-and-Services/Borrowing/SBA-Loans/SBA-Loans-Updates (https://www.firsthorizon.com/Small-Business/Products-and-Services/Borrowing/SBA-Loans/SBA-Loans-Updates) |
|-------------------------------------|--|--|--|
| First National Bank of Pennsylvania | Pennsylvania | Yes | https://www.fnb-online.com/landing/covid-relief-programs (https://www.fnb-online.com/landing/covid-relief-programs) |
| Capital One | National | Not currently accepting applications | https://www.capitalone.com/updates/coronavirus-businesses/ (https://www.capitalone.com/updates/coronavirus-businesses/) |
| The MINT National Bank | Texas | Accepting applications through email | https://www.themint.bank/ (https://www.themint.bank/) |
| Shinhan Bank America | National | Not currently accepting applications | https://www.shbamerica.com/business-sbsl/ (https://www.shbamerica.com/business-sbsl/) |
| Atlantic Capital Bank | National | Not currently accepting applications | https://atlanticcapitalbank.com/ (https://atlanticcapitalbank.com/) |
| Wallis Bank | Texas, Southern California and Atlanta | Accepting applications through email | https://www.wallisbank.com/covid19-resources (https://www.wallisbank.com/covid19-resources) |
| West Town Bank & Trust | North Carolina and Illinois | Only accepting applications from existing customers; must reach out by phone | https://westtownbank.com/government-lending/paycheck-protection (https://westtownbank.com/government-lending/paycheck-protection) |
| Customers Bank | National | No online application; taking contact information | https://www.customersbank.com/business-banking/sba-guaranteed-lending/disaster-relief (https://www.customersbank.com/business-banking/sba-guaranteed-lending/disaster-relief) |
| TCF National Bank | Minnesota, Illinois, Michigan, Colorado, Wisconsin, Arizona and South Dakota | Yes | https://www.tcfbank.com/about-tcf/business-relief (https://www.tcfbank.com/about-tcf/business-relief) |
| First-Citizens Bank & Trust Company | Southeastern United States, Southern California, and Washington | Not currently accepting applications | https://www.firstcitizens.com/coronavirus-information (https://www.firstcitizens.com/coronavirus-information) |
| Peoples Bank | Connecticut, southeastern New York State, Massachusetts, Vermont, Maine, and New Hampshire | Yes | https://peoplesbankal.com/paycheck-protection-program-interest-form (https://peoplesbankal.com/paycheck-protection-program-interest-form) |
| HomeTrust Bank | North Carolina, South Carolina, Virginia and Tennessee | Suspended new applications | https://business.htb.com/sba-assistance-programs/ (https://business.htb.com/sba-assistance-programs/) |
| Frost Bank | Texas | Only accepting applications from existing customers | https://www.frostbank.com/COVID-19/CARES (https://www.frostbank.com/COVID-19/CARES) |
| Seacoast National Bank | Florida | Yes | https://www.seacoastbank.com/coronavirus-cares-act-faq (https://www.seacoastbank.com/coronavirus-cares-act-faq) |
| PNC Bank | National | Only accepting applications from existing customers | https://www.pnc.com/en/customer-service/paycheck-protection-program.html (https://www.pnc.com/en/customer-service/paycheck-protection-program.html) |
| Mountain Pacific Bank | Washington | Not currently accepting applications online | https://mp.bank/cares-act-sba-programs/ (https://mp.bank/cares-act-sba-programs/) |
| United Business Bank | California | Not currently accepting applications | https://www.unitedbusinessbank.com/index.html (https://www.unitedbusinessbank.com/index.html) |
| Stone Bank | Arkansas | Not currently accepting applications | https://www.stonebank.com/loans/small-business-administration/ (https://www.stonebank.com/loans/small-business-administration/) |
| BankUnited | Florida and New York | Not currently accepting applications; prioritizing existing customers | https://www.bankunited.com/paycheck-protection-program (https://www.bankunited.com/paycheck-protection-program) |
| Embassy National Bank | Georgia | Only accepting applications from existing customers | https://embassynationalbank.com/COVID19-business-resources/ (https://embassynationalbank.com/COVID19-business-resources/) |
| East West Bank | National | Only accepting applications from existing customers | https://www.eastwestbank.com/en/small-mid-size-businesses/sba-paycheck-protection-program (https://www.eastwestbank.com/en/small-mid-size-businesses/sba-paycheck-protection-program) |



| Lender | Regions Served | Application Status | Link |
|-------------------------|--|--|---|
| Fifth Third Bank | Ohio Florida Georgia Illinois Indiana Kentucky Michigan North Carolina Tennessee West Virginia | Only accepting applications from existing customers | https://www.53.com/content/fifth-third/en/alerts/covid-sba-cares-act.html (https://www.53.com/content/fifth-third/en/alerts/covid-sba-cares-act.html) |
| Ameris Bank | Georgia, Alabama, Florida, South Carolina and Tennessee | Only accepting applications from existing customers | https://www.amerisbank.com/Paycheck-Protection-Program (https://www.amerisbank.com/Paycheck-Protection-Program) |
| Northwest Bank | central and western Pennsylvania, western New York and eastern Ohio | Not currently accepting applications online; contact business banker | https://www.northwest.bank/covid-19-relief-loan-programs (https://www.northwest.bank/covid-19-relief-loan-programs) |
| Fulton Bank | Pennsylvania, Maryland, Delaware, New Jersey and Virginia | Only accepting applications from existing customers | https://www.fultonbank.com/CARES-Act (https://www.fultonbank.com/CARES-Act) |
| Peapack-Gladstone Bank | New Jersey | Only accepting applications from existing customers | https://www.pgbank.com/how-we-can-help/important-information (https://www.pgbank.com/how-we-can-help/important-information) |
| America First FCU | Utah, Nevada, Arizona, Idaho | Yes | https://www.americafirst.com/business-relief (https://www.americafirst.com/business-relief) |
| First Chatham Bank | Georgia | Not currently accepting applications | https://www.firstchatham.com/ (https://www.firstchatham.com/) |
| Poppy Bank | California | Not currently accepting applications online | https://www.poppy.bank/business#small-business-lending (https://www.poppy.bank/business#small-business-lending) |
| First General Bank | California | Not currently accepting applications online | https://www.fgbusa.com/ (https://www.fgbusa.com/) |
| Patriot Bank | Tennessee | Not currently accepting applications online | https://www.patriot-bank.com/small-business-resources.aspx (https://www.patriot-bank.com/small-business-resources.aspx) |
| Synovus Bank | Georgia, Alabama, South Carolina, Florida, and Tennessee | Yes | https://www.synovus.com/covid-19/paycheck-protection-program/ (https://www.synovus.com/covid-19/paycheck-protection-program/) |
| Royal Business Bank | California, Nevada, and New York | Not currently accepting applications online | https://www.royalbusinessbankusa.com/small-business.htm (https://www.royalbusinessbankusa.com/small-business.htm) |
| Republic First Bank | Pennsylvania, New Jersey, and New York | Accepting applications through email | https://www.myrepublicbank.com/sba-relief-program-0 (https://www.myrepublicbank.com/sba-relief-program-0) |
| Sunflower Bank | Colorado, Kansas, New Mexico, Missouri, Arizona and Texas | Not currently accepting applications online | https://www.sunflowerbank.com/PaycheckProtection (https://www.sunflowerbank.com/PaycheckProtection) |
| Quantum National Bank | Georgia | Not currently accepting applications online | https://www.quantumbank.com/CustomContent?Name=PPP%20vs%20EIDL (https://www.quantumbank.com/CustomContent?Name=PPP%20vs%20EIDL) |
| UniBank | Massachusetts | Not currently accepting applications online | https://www.unibank.com/business-home (https://www.unibank.com/business-home) |
| First Commonwealth Bank | Pennsylvania and Ohio | Yes | https://www.fcbanking.com/why-us/contact-us/coronavirus-update/paycheck-protection-program-faqs/ (https://www.fcbanking.com/why-us/contact-us/coronavirus-update/paycheck-protection-program-faqs/) |
| 21st Century Bank | Minnesota and Nebraska | Not currently accepting applications online | https://21stcb.com/business-banking/#business1-tab6 (https://21stcb.com/business-banking/#business1-tab6) |
| Centerstone SBA Lending | California | Accepting applications through email | http://www.teamcenterstone.com/ppploan/ (http://www.teamcenterstone.com/ppploan/) |
| Falcon National Bank | Minnesota | Not currently accepting applications online | https://www.falconnational.com/small-business-relief (https://www.falconnational.com/small-business-relief) |
| First Western SBLC, Inc | Texas | Not currently accepting applications online | https://www.cimcommercial.com/pmc/loan-programs (https://www.cimcommercial.com/pmc/loan-programs) |
| FinWise Bank | Utah | Not currently accepting applications online | https://www.finwisebank.com/ (https://www.finwisebank.com/) |

Editor's Note: Neither Workest nor Zenefits is affiliated with, nor endorsing, the financial assistance programs listed in this article. This article is for informational purposes only. We cannot advise on how to apply for any of the programs listed. Readers should consult the programs directly with questions or concerns.



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Jesse Noyes is Head of Content for Zenefits. He started out as a business reporter before beginning a career in marketing. Jesse is naturally curious not only about the work people do, but why they do it. His first job was building freestanding stone walls in his home state of Maine.



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 by [Jesse Noyes](#)



A Master List of States and Counties Eligible for SBA Coronavirus Relief Loans


We will update this list as new information is published. This was last updated on March 23, 2020

 by [Andrea Curry](#)

PAYROLL

Banks Begin Accepting Small Business Loan Applications Under Payroll Protection Program

Banks are set to begin accepting applications from small businesses for forgivable loans under the Paycheck Protection Program (PPP) on April 3, 2020.


 by [Jesse Noyes](#)



HR PROBLEMS

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