

**Lending Institutions with headquarters within the Syracuse District Office 34-county coverage area\* which hold an SBA Participation Agreement for the 7(a) Loan Guaranty Program (traditional SBA business loan program) - As of 3/31/2020**

Adirondack Bank  
Ballston Spa National Bank  
Bank of Richmondville  
Bank of Utica  
Carthage Federal Savings & Loan  
Cayuga Lake National Bank  
Champlain National Bank  
Chemung Canal Trust Company  
Community Bank, NA  
First National Bank of Scotia  
Fulton Savings Bank  
Glens Falls National Bank & Trust Co.  
Fund-Ex Solutions Group, LLC  
Gouverneur Savings & Loan Assoc.  
Maple City Savings Bank, FSB  
Massena Savings & Loan Assoc.  
National Bank of Coxsackie  
NBT Bank, NA  
New York Business Dev. Corp. aka Pursuit Lending  
Pathfinder Bank  
Pioneer Savings Bank  
Saratoga National Bank and Trust Co.  
Solvay Bank  
Steuben Trust Company  
The Adirondack Trust Company  
The Bank of Greene County  
The Delaware National Bank of Delhi  
The Elmira Savings Bank, FSB  
The First National Bank of Dryden  
The First National Bank of Groton  
The North Country Savings Bank  
The Upstate National Bank  
Tioga State Bank  
Tompkins Trust Company  
Trustco Bank  
Watertown Savings Bank

AmeriCU Credit Union  
CFCU Community Credit Union  
Corning Federal Credit Union  
Countryside Federal Credit Union  
Directors Choice Credit Union  
Empower Federal Credit Union  
First Heritage Federal Credit Union  
SeaComm Federal Credit Union  
SEFCU  
Sunmark Credit Union  
Visions Federal Credit Union

In addition, other lending institutions hold an active SBA 7(a) Loan Participation Agreement and have an office location with the Syracuse District Office coverage area:

Bank of America  
Berkshire Bank  
Citizens Bank  
Five Star Bank  
JPMorgan Chase Bank  
KeyBank  
Lyons National Bank  
M&T Bank  
TD Bank  
Seneca Savings

\*COUNTIES OF: ALBANY, BROOME, CAYUGA, CHEMUNG, CHENANGO, CLINTON, COLUMBIA, CORTLAND, DELAWARE, ESSEX, FRANKLIN, FULTON, GREEN, HAMILTON, HERKIMER, JEFFERSON, LEWIS, MADISON, MONTGOMERY, ONEIDA, ONONDAGA, OSWEGO, OTSEGO, RENSSELAER, SAINT LAWRENCE, SARATOGA, SCHENECTADY, SCHOHARIE, SCHUYLER, STEUBEN, TIOGA, TOMPKINS, WARREN, WASHINGTON