

Michigan's Guarantee Housing Lenders

1st State Bank	989-799-7500
Advisors Capital, Inc.	248-912-1400
Alpena Alcona Area Credit Union	989-356-3577
Baybank	906-786-2299
Central Savings Bank	906-635-6250
Central State Bank	231-882-4462
Charlevoix State Bank	231-547-4411
ChoiceOne Bank	616-678-5911
Citizens National Bank of Cheboygan	231-627-7111
Commercial Bank	989-875-4144
Consumer Credit Union	269-345-7804
County National Bank	517-439-4300
Eastern Michigan Bank	810-679-2500
Farmers State Bank of Munith	517-596-2311
First Bank, Upper Michigan	877-848-5533
First State Bank	586-775-5000
Frankenmuth Credit Union	989-497-1623
Homestead Savings Bank, FSB	517-629-5588
Honor Bank	231-325-8031
Horizon Bank	888-873-2640
Independent Bank	800-285-3111
Isabella Bank	989-772-9471
Isabella Community Credit Union	989-773-5927



Kellogg Community Federal Credit Union	269-968-9251
Lakestone Bank & Trust	810-664-2977
Main Street Bank	248-645-8888
Marshall Community Credit Union	269-781-9885
Mercantile Bank of Michigan	800-453-8700
Michigan First Credit Union	800-664-3828
Michigan State Housing Development Author	517-373-6864
Michigan Tech Employees Federal CU	906-482-5005
Northland Area Federal Credit Union	800-336-2328
Shelby State Bank	231-861-6036
State Savings Bank	231-352-9691
Team One Credit Union	989-758-5742
The Dart Bank	517-853-5100
The Miners State Bank	906-265-5131
Tri-County Bank	800-346-9909
U. P State Credit Union	906-786-1146
Union Bank	616-374-3272
Upper Penninsula State Bank	906-789-7000
US Bank Home Mortgage	952-876-5382
Valley Central Bank	513-821-3335
West Michigan Community Bank	616-379-0612
West Michigan Credit Union	616-451-4567
West Shore Bank	213-845-3500

NOTE: Because citations and other information may be subject to change please always consult the program instructions listed in the section above titled "What Law Governs this Program?" You may also contact [your local office](#) for assistance. You will find additional forms, resources, and program information at www.rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*