

Looking for business funding without tax returns or income docs?

We've vetted 3 banks that regularly approve new LLCs with strong personal credit - no tax returns required. Use this list to unlock \$5K-\$15K per bank in business credit.

What You'll Discover Inside:

- The top 3 banks that approve brand new LLCs for business credit
- Which credit bureau each bank pulls from (so you can freeze the others for max results)
- Minimum credit requirements (and how to boost approval odds)
- The exact link to apply and what to expect after submitting
- Insider pro tips for maximizing limits and avoiding common denials

1. Digital Federal Credit Union (DCU)

Website: www.dcu.org

Type: Credit Union

Bureau Pulled: Equifax

Known For: Fast approvals with limited docs

Typical Limit Range: \$5,000-\$15,000

Card: Visa® Platinum Credit Card

Why We Like It:

DCU is startup-friendly and doesn't require business revenue docs if your personal credit is clean. Great for new LLCs with solid FICO.

Quick Tip:

Use a DCU personal account to build internal relationships before applying for the business credit card (Personal then Business). Internal data matters.

2. Citizens Bank

Website: www.citizensbank.com

Type: National Bank

Bureau Pulled: TransUnion

Known For: Soft pull prequalification, then hard pull upon acceptance

Typical Limit Range: \$7,500-\$20,000

Card: Clear Value® Mastercard®

Why We Like It:

They offer a business credit card with no income verification if your personal credit profile is strong and clean. You can go business before you go personal with them.

Quick Tip:

Apply when your credit utilization is low and your oldest credit card has at least 1 year of history. This signals maturity.

3. PSECU (Pennsylvania State Employees Credit Union)

Website: www.psecu.com

Type: Credit Union

Bureau Pulled: Experian

Known For: Easy membership and soft pull for personal + business

Typical Limit Range: \$5,000-\$12,000

Card: Founder's Rewards Card

Why We Like It:

PSECU is known for approving business credit lines based on strong personal credit, with zero revenue or tax return requirements.

Quick Tip:

Open a personal savings account first. Let it sit for 30 days, then apply for business credit. Internal relationships are everything.

Final Notes:

-> Want to 3-5x your total funding?

Freeze 2 out of 3 credit bureaus before applying - and run each bank on the bureau they pull from.

This strategy can help you secure up to \$50K+ in total 0% funding in as little as 72 hours.

-> These banks don't require docs - but your personal credit must be tight. Aim for:

- 700+ FICO Score
- No negative accounts
- Less than 3 recent inquiries
- Under 10% utilization
- No late payments in the last 24 months