

Local Commercial Lending

Looking to grow a business? Considering a real estate purchase? As your trusted, local financial partner, Sanibel Captiva Community Bank can help you reach your business goals and save you money at the same time.

We focus on making the *right* loan for you and your business. Since we're locally owned and operated, all our loan decisions are made right here. As one of Southwest Florida's only locally grown community banks, we're uniquely positioned to help our fellow businesses thrive and prosper.



Customer-focused and relationship-driven



Deal directly with the decision-maker



In-house credit underwriting



Nonconventional lending options - we think outside the box!



Kyle DeCicco
Executive Vice President and Senior Loan Officer
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Rudi Hammer
Vice President, Commercial Loan Officer and Commercial Relationship Manager
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Senior Vice President and Director of Business Development
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We believe our clients financial success is also our success. Contact our team today to get started.



Our customers love SanCap Bank – just ask them:



Sanibel Captiva Community Bank came highly recommended and did not disappoint. We came to them with financing needs on a new property for our business. They were very quick to assist us in gathering the documentation necessary to get the financing in place very quickly. They worked well together to make sure all aspects of the process were covered, and even provided some insight and recommendations in certain areas to ensure we were getting the financing that best fit our needs. Thank you, SanCap Bank, for helping our business grow and we look forward to working with you in the future!



– Adam Davis, Owner
The Davis Group Tax & Advisory
Services, P.A.
Certified Public Accountants

If you ever thought a community bank didn't have the lending power to handle your business needs, you've never been introduced to Sanibel Captiva Community Bank. The entire team at SanCap Bank handles every aspect of our banking needs and they make it a pleasure to work with them. The personal service we receive is unlike any other financial institution we've seen. SanCap Bank will always be our preferred banking partner!



– Jan Conrad, Vice President
Owen Ames Kimball



When we needed financial assistance five years ago for our business, we went directly to Sanibel Captiva Community Bank. Since they're a locally owned and operated bank, securing financing was much smoother than with a conventional national bank. We highly recommend Sanibel Captiva Community Bank to other businesses looking to partner with a true community bank that looks at you as a friend.



– Kris Bowe, President
Blue Water Construction
of SW Florida

I want to express my gratitude to Sanibel Captiva Community Bank for the extraordinary, personalized service we have received. I started a Med Spa in Fort Myers back in 2018 and with SanCap Bank's support, it has allowed me to grow exponentially. They go above and beyond to help their customers. They truly are a local bank that treats us like family.



– Ryann Lavenia, Owner
Face It Botox Bar

Sanibel Captiva Community Bank is a big part of what makes my business successful. A business requires more than a bank, but a relationship. Sanibel Captiva Community Bank understands our business, helps us plan for the future and makes our success possible.



– Jason Stretch
Legendary Automotive



8 convenient Southwest Florida locations

Main Office
2406 Periwinkle Way
Sanibel, Florida 33957
239-472-6100

Downtown Branch
1533 Hendry Street, Ste. 100
Fort Myers, Florida 33901
239-274-6205

College Parkway Branch
7500 College Parkway
Fort Myers, Florida 33907
239-274-6200

Winkler Branch
7040 Winkler Road
Fort Myers, Florida 33919
239-274-7400

Bridge Branch
9311 College Parkway
Fort Myers, Florida 33919
239-274-6250

Periwinkle Branch
1037 Periwinkle Way
Sanibel, Florida 33957
239-472-6150

McGregor Branch
15975 McGregor Blvd.
Fort Myers, Florida 33908
239-210-7100

Gateway Branch
11691 Gateway Blvd., Ste. 100
Fort Myers, Florida 33913
239-274-6210