

STRENGTHENING OUR COMMUNITIES

BUILDING ON OUR HISTORY AND CORE VALUES

Western's decades of commitment to building and strengthening our community can be seen in our coveted consecutive "Outstanding" ratings under the Community Reinvestment Act (CRA). Since 1915 Western has believed that our unique role in serving our Twin Cities customers goes far beyond offering personal service and cost-effective financial products.

ECONOMIC DEVELOPMENT IN OUR COMMUNITY

Western Bank assists in economic development efforts which help entrepreneurs, businesses and organizations prosper and create new job opportunities. As a community bank, all your deposits are loaned back into our community, and not in other cities and states.

COMMUNITY GIVING AND LEADERSHIP

From its inception Western has made a conscious choice to give back to the community by donating money, time and resources. Since 1990, we have been recognized as a Minnesota Keystone Corporation by giving over 2% of our pretax income to charitable institutions, as well as making many in-kind donations that bring our total contributions to over 5%.

Nonprofit organizations are an integral part of our business and our place in the community. Western Bank has a formal volunteerism program and actively promotes community involvement among its employees.

ETHICAL AND SOCIALLY RESPONSIBLE PRACTICES

Western Bank is an inclusive organization with a commitment to diversity. We have a diverse employee base and are immersed in diverse urban communities.

OTHER SERVICES

LOANS - Get the right loan for your organization. We work hard to create loan packages that are appropriate to your unique needs.

SAVINGS & CDS - Take advantage of various earning options that aren't available through your checking account.

ONLINE BANKING - Have the ultimate freedom, power and control over banking transactions and account information from the convenience of your computer. Get started safely and securely at western-bank.com.

eSTATEMENTS - Go Paperless. Access your eStatements through Online Banking. Fast. Convenient. Secure. Eco-Friendly.

MOBILE BANKING - Access your Online Banking accounts quickly and easily right from your mobile device.

CASH MANAGEMENT - Create direct deposit payroll entries, originate ACH transactions, wire transfers, utilize ACH blocks to filter out potential ACH fraud, plus more!

MERCHANT CREDIT CARD PROCESSING - Offer great flexibility to your customers & donors, and quick payment to your account.

BUSINESS DEBIT CARD - Use 24 hours a day like a credit card, without building debt.

BUSINESS CREDIT CARD - Improve your cash flow, streamline your accounts payable and simplify your bookkeeping.

REMOTE DEPOSIT - Deposit checks at the bank electronically without leaving your place of business. It's secure, easy to install, simple-to-use and convenient.

LOCKBOX - Have payments sent to Western Bank's post office box, and your deposits arrive at the bank more quickly and with less effort on your part.

POSITIVE PAY - Lose fewer dollars to fraud. Western Bank's positive pay helps intercept fraudulent checks before they clear your accounts.

BANK BY MAIL - Mail small volume, non-cash deposits at your convenience; we even provide you the envelopes!

*Deposits are FDIC insured by American National Bank.

Bloomington 4400 W 78th St. Suite 100 Bloomington, MN 55435 952-857-1707	Maplewood 1740 Rice St. Maplewood, MN 55113 651-290-7822	Mounds View 2711 N.E. Hwy. 10 Mounds View, MN 55112 651-290-7866
Oakdale 1155 Hadley Ave. N Oakdale, MN 55128 651-290-7844	St. Paul 663 University Ave. St. Paul, MN 55104 651-290-8100	

8/2015

NONPROFIT FINANCIAL SERVICES



NONPROFIT CHECKING ACCOUNTS

At Western Bank, business checking accounts are also available for nonprofit organizations. When allowed, earning interest on a checking account can be an attractive option for nonprofits. Interest Checking works best when earnings from a high account balance exceed regular service charges. Sole proprietors, certain government agencies and some partnerships also qualify for Interest Checking.

BASIC BUSINESS

This basic checking account is perfect for an organization with relatively low balances and limited activity. Many charges have been reduced or eliminated, making checking with Western Bank easier and less expensive. If your activity and balances grow with your organization, switching to Premier Business Checking is just a phone call away. Service charges are assessed monthly.

PREMIER BUSINESS

This account is our most popular business checking product. Service charges are assessed monthly and applied to this checking account, but can be partially or completely offset by an earnings credit or interest received for the balance in your account. The actual credit you earn or interest you receive is determined by the balance in your account and the current earnings credit or interest rate.

SAMPLE EARNINGS CREDIT

Average ledger balance	\$100,000
Less uncollected balance	2,000
Equals the average collected balance	\$98,000
Less 10% reserve requirement	9,800
Equals the average available balance	\$88,200
Times annual earnings credit rate*	0.45%
Equals the Monthly Earnings Credit**	\$33.07

* Earnings credit rate set by bank management

** Result when the annual total is divided by 12.

Sample earnings credit: Under these conditions you would pay nothing for checking services as long as your monthly service charge was less than \$33.07.

western-bank.com



Member FDIC

Equal Housing Lender

CRITERIA FOR CHOOSING YOUR FINANCIAL INSTITUTION

Banking responsibly is an investment in our whole community. Listed below are important criteria for you to consider when choosing your socially responsible financial institution. See how we rank on these criteria and check for yourself how other financial institutions compare.

COMPARE OTHER FINANCIAL INSTITUTIONS TO WESTERN BANK

CRITERIA	WESTERN BANK	OTHER FINANCIAL INSTITUTIONS (CHECK THOSE THAT APPLY)
Always Important:		
Fair cost of service	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Quality of service	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Convenient services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Banking, investment and insurance products and services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bank's Community Commitment:		
Outstanding record of Community Reinvestment (CRA)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Aggressive commitment to diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Active lending to:		
- Business	<input checked="" type="checkbox"/>	<input type="checkbox"/>
- Low and moderate income neighborhoods for revitalization	<input checked="" type="checkbox"/>	<input type="checkbox"/>
- Businesses owned by minorities and women	<input checked="" type="checkbox"/>	<input type="checkbox"/>
- Nonprofit community corporations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Direct equity investments in local community development organizations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred SBA lender	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Involvement in support of public housing	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Contributions of time and money to nonprofit community development corporations, community activities, events, and service on boards of directors	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Employee volunteerism program and promoter of volunteer opportunities	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Referral source for funding opportunities (foundations, corporations, etc.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Networking opportunities to connect nonprofits with other nonprofits, community leaders, resources	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Workshops/seminars on topics of interest to nonprofits	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Taxes paid that help fund government programs and grants created to serve community needs	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Considerations:		
Excellent financial strength	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Personalized service and attention to detail	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Banker dedicated to nonprofits	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bilingual employees	<input checked="" type="checkbox"/>	<input type="checkbox"/>