

## BUSINESS LOANS

Credit is critically important to your business. Western Bank's lending philosophy was developed with that in mind.

### VARIETY

The following are just a few examples of the types of loans we've worked with our customers on. Depending on your need, we offer:

- Commercial real estate
- Equipment loans
- Letters of credit
- Working capital lines of credit
- Mortgage loans
- Vehicle loans
- SBA guaranteed loans
- Other government sponsored loans

### SIZE

We are active in all sizes of business loans up to \$25 million.

### FLEXIBILITY

No two businesses are alike. We recognize that, and work hard to create loan packages that are appropriate to your unique needs.

### RESPONSE

As a business owner, you need a quick answer. Give us a deadline and we'll try to meet it. Most borrowers receive an initial indication within days of the request.

## HELPFUL RESOURCES

### INFOLINE

Transfer money between accounts or obtain information on account balances, current rates, recent deposits, year-to-date interest and more. Call 651-290-8160 on a touch-tone phone, day or night.

### TOLL FREE BANK PHONE

1-800-219-9894

### AFTER HOURS LOST/STOLEN BUSINESS DEBIT CARD

1-800-528-2273

### CREDIT CARD CUSTOMER SERVICE

1-800-422-0733

### BUSINESS LOANS

651-290-8100

### BUSINESS SEMINARS/NETWORKING

Take advantage of valuable ideas and engage in business development opportunities by attending Western Bank seminars and networking events that focus on timely and practical information.

## BUSINESS FINANCIAL SERVICES



**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

6/2016

# BUSINESS CHECKING ACCOUNTS

Western Bank offers you a variety of business checking accounts. A business banker can help you determine which account is best for you.

## BASIC BUSINESS

This basic checking account is perfect for a business or organization with relatively low balances and limited activity. Many charges have been reduced, making checking with Western Bank easier and less expensive. If your activity and balances grow with your business, 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 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 earnings credit Business Interest/Non Profit.

### SAMPLE EARNINGS CREDIT

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

\* Earnings credit rate changes and is 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.*

# OTHER SERVICES

## 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.

## TREASURY SERVICES

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 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

Instruct your customers to send their payments 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!

## WIRE TRANSFER

Receive incoming wires and send outgoing wires, both domestically and internationally. Safe and secure!

## SBA PREFERRED LENDER

The U.S. Small Business Administration has awarded Western Bank the highest level of lending authority for 7(a) loans. There are only a handful of metro area banks that have this designation. This Preferred SBA Lender status means that we have one more tool in our toolkit allowing us to better serve all of your potential financial needs. We can approve loans for you, on behalf of the government, as seamlessly as our conventional commercial lending process. This quick, efficient approval creates added convenience for you.

\*Deposits are FDIC insured by American National Bank.

