



# COMMUNITY BANK

BUSINESS MATTERS



## PRESIDENT'S MESSAGE

Since 1974, Community Bank has operated as an independent, family-owned bank. We've witnessed many changes since then; however, one thing that has not changed is our focus on providing highly personalized service. Our bankers will take the time to understand your business and help you find the solutions you need to simplify your banking.

Banking products and services have never been more diverse. At Community Bank, you can choose to see a banker to handle

your transactions or you can use our online banking and cash management services. In today's business world, one size does not fit all. We offer a variety of lending and deposit options and can tailor a plan to meet your specific financial needs.

We have one goal – to be your bank. Stop by any of our offices today. Getting started is easier than you think.

**Quent Beadell**  
President of Community Bank

## COMMUNITY BANK: SERVING ALL YOUR BUSINESS NEEDS

As a business owner, you want to run your operation efficiently, serve your customers or clients effectively, and increase your bottom line. We think the management of your day-to-day business finances should support those goals. So we've created a select set of products and services that give you the tools to manage your finances conveniently, flexibly and cost-effectively.

Because expense management is an ordinary part of business, we don't think your bank accounts should come with extraordinary costs or hassles. With Community Bank Business Checking, you get unlimited free deposits, unlimited check writing, low or no fees on many other services, and the convenience of online banking.

Smart everyday financial management includes taking advantage of opportunities to maximize your earnings on available cash. A Prestige Savings account offers you the ability to keep liquid cash in an account that pays a tiered rate of interest. For funds that you can set aside for a longer time frame, a Community Bank CD may be appropriate. Choose terms from three to 60 months.

Contact a banker with Community Bank today to learn more or to open an account.

### Small Business Checking

For businesses with low to moderate volume of transaction activity.

Minimum balance required:	\$200
Monthly maintenance fee:	\$5, if your balance drops below \$200

### Prestige Savings

Earn a variable rate of interest that increases as your balance grows.

Minimum balance required:	\$50
Quarterly maintenance fee:	\$5, if your balance drops below \$50

### Certificates of Deposit

Looking for a secure investment with a predictable rate of return? Community Bank offers CDs with competitive rates and terms.

Minimum balance required:	\$1,000
Available terms:	Three to 60 months
Penalty for early withdrawal:	

## CASH MANAGEMENT SERVICES AT COMMUNITY BANK

Community Bank offers an excellent suite of Cash Management services for our business customers. Our Cash Management services are designed to save you time and money. It's like having a virtual bank branch for your business that is open 24 hours a day, seven days a week! The following services are available:

**Payroll services.** Automate payroll procedures to reduce the time associated with processing paper checks and employee reports.

**ACH collection.** Cash Management at Community Bank will allow you to collect

payments electronically. This works very well for businesses that need to collect rent, dues, donations, etc.

**Funds transfer services.** Initiate transfers anytime, anywhere. Community Bank offers secure transfer service through our Internet Banking/Cash Management product.

**Wire transfers.** Initiate wire transfers in person or on the phone.

**Check and statement imaging.** Now you can view images of checks that have cleared your account online – anytime!

**Request a stop payment.** Our Online Banking service allows you to submit a stop payment request anytime.

**Order checks.** Community Bank now offers a convenient solution for ordering checks online using your Cash Management login ID and password.

**Security.** Our Cash Management product utilizes the latest encryption technology, which allows you to safely view account balances and complete bank transactions online.

## REMOTE DEPOSIT CAPTURE STREAMLINES RECEIVABLES

Your business can save time and money by using remote deposit capture. With this system, you can electronically deposit scanned checks through a secure Internet connection from the convenience of your office or shop. Scanned checks are processed as usual, and you receive a deposit receipt.

Taking advantage of remote deposit capture through Community Bank virtually eliminates the need to make deposits in person and can provide more efficient cash management for your business. We can also accept images and data from businesses to which you outsource services, such as for accounts receivable.

### Count the Benefits

Remote deposit capture can benefit your organization in many ways:

**Reduce costs and save time.** Courier, transportation and insurance expenses decrease with reduced physical transportation of checks. You can also deposit when it's convenient for you.

**Consolidate banking relationships.** If your organization has multiple locations, checks from each location can be scanned

and sent to one account. You will no longer need multiple banking relationships with the corresponding fees.

**Improve cash flow.** You can increase efficiency with faster deposits, quicker access to funds and faster collection of returned items.

**Ensure security.** A secure, encrypted connection provides privacy and accuracy along with an audit trail for tracking and recording. You may experience fewer data entry errors and lower risk of check fraud or loss. You can also assign varying access levels to users within your company.

**Work greener.** Remote deposit capture eliminates greenhouse gases by decreasing trips to the bank and eliminating physical transportation of checks throughout processing.

### We Work with You

Remote deposit capture through Community Bank is easy to implement and brings you convenience and savings. To learn more about how this service can work for you, call your business banker at any Community Bank location today.

#### ■ Madison Ave.



**Ben Hoffman**  
Personal Banker



**Melanie Miller**  
Personal Banker



**Jarod True**  
Vice President  
of Finance and  
Operations

#### ■ St. Andrews Dr.



**Shawn Nelson**  
Personal Banker



**Michelle Gerhart**  
Personal Banker



**Julie Vetter**  
Vice President  
Retail Banking

*Lending Services***A ROADMAP TO FINANCING**

There's no escape route when it comes to financing a business: You need money to make money. Knowing your options for financing can help you make informed decisions without losing sight of your long-term objectives.

With a customer-first approach, we can offer you two important benefits: quick turnaround on your loan request and flexibility designing loan packages. Our lenders are here to help with financing for you or your business. We take pride in moving your business forward with loans that fit your unique borrowing needs.

**Working Capital or Long-Term Loan?**

The first step is to identify your potential reasons for borrowing. Does business slow down at certain times of year, or go up and down in waves? If you're concerned about cushioning your cash flow during down times or simply need money to fund day-to-day expenses, a working capital loan or revolving line of credit may be a good choice. If you put it in place now, funding will be available whenever you need it.

If you have a goal in mind that requires a lump sum of cash, consider a long-term loan instead. These types of loans are used for financing large projects that are paid off over set terms, typically for the purchase of equipment, property or a business expansion. You may use a long-term loan for building, buying farmland, acquiring another company or any other project that moves your business forward.

**Look No Further**

At Community Bank, we don't begin by assuming we know everything about you or your business. We take time to listen and gather information before we suggest a product or service. Wherever you're headed, our business lenders are happy to help map out your plans. Contact a lender at any Community Bank location to learn more.

**BANKING THE COMMUNITY BANK WAY**

We know that supporting our local communities makes a difference to our customers, our business partners and our employees. Community Bank is a family-owned bank that is one of the oldest independently owned and managed banks in the area. We've held on to an unwavering commitment to provide the communities we serve with financial resources and to build professional relationships second-to-none.

Over the years as our bank has grown, we continue to focus on providing personalized service through a dedicated staff. Local decision-making and responsiveness are the trademarks of our organization.

At Community Bank, there is a whole team of banking professionals that are ready to meet all of your commercial lending needs. Our commercial loan officers can provide a local perspective on growing your business. In addition, our loan processors and assistants are accessible, knowledgeable, and ready to provide the highly personalized service that you expect.

Whether you are starting your business or need funds for expanding your business, put our team to work for you. We have one goal: To be your bank. Stop by any of our offices today.

## ■ St. Andrews Dr.

## ■ Madison Ave.



**Mike King**  
Senior Vice President –  
Commercial Lending



**Mike Ogaard**  
Chief Operating  
Officer



**Dick Clarksean**  
Vice President –  
Commercial Lending



**Mark Monson**  
Vice President –  
Commercial Lending



**Eric Peters**  
Commercial Lender



**Ann DeWitz**  
Lending



**Steve Carlson**  
Vice President –  
Commercial Lending



**Amanda Bohlke**  
Loan Processor



**Katie Otto**  
Loan Administrator



**Kara Anderson**  
Loan Processor



**Alyssa Bowers**  
Loan Processor  
and Analyst



**Suzanne Mayer**  
Loan Processor

## CARD SERVICES

With a Community Bank business checking account, you can add a Business Check Card for free. Use it at ATMs worldwide and anywhere Visa® Check Cards are accepted to make cash withdrawals and everyday business purchases. You can also give your employees a card to make purchases within limits that you control. Purchases and withdrawals are charged directly to your business checking account.

Business credit cards are also available, including Business Rewards and Travel Rewards Cards. Business credit cards are a cost-effective and convenient solution for many business purchases. With access to detailed transaction history reports, you can easily track spending activity and streamline accounts payable record-keeping. Even more important, careful documentation of business spending is essential for tax purposes.

Depending on your business needs, you may wish to have both a debit and credit card, or you may prefer one over the other. We can help tailor a business card solution for your business. To apply for a credit or debit card or to learn more, see a banker at any Community Bank location.

## AMBOY AND VERNON CENTER OFFICES

In addition to our two Mankato locations, you can find all the same products and services at our Vernon Center and Amboy branches. Greg and his team of bankers are committed to the communities and our customers. This commitment is evident through our active lending programs that help build local businesses, provide financing for the family farm, and help our neighbors buy their homes.

Whether you do business in Mankato, Amboy, or Vernon Center, our philosophy is the same: To serve the needs of the communities we call home.



## ASSOCIATE BANKING

- Free checking
- Free Internet banking and free Bill Pay
- Free checks
- Free Picture Check Card
- No annual fee for Overdraft Protection Line of Credit
- 0.25% rate discount on consumer loans set up with auto pay
- \$300 off appraisal when you are approved for a home loan with Community Bank
- \$5 annual discount on safe box rental

## HEALTH SAVINGS ACCOUNTS

A Health Savings Account from Community Bank is a great way for you and your employees to save for health care expenses while taking advantage of tax savings. You can:

- Manage your account online.
  - Earn interest on your savings.
  - No monthly service fee.
  - Access your funds by either check or check card.
- Stop by any Community Bank for more information.

## RESIDENTIAL HOME LOANS

Mortgage options have never been more diverse. And they're not one-size-fits-all.

If your goals include buying or building a new home or refinancing your existing home loan, we invite you to meet with one of our mortgage loan specialists. At Community Bank, we will work with you to help you get the best financing available.

We offer a variety of options so you have choices:

- 15 and 30 Year Conventional Loans
- Construction Loans
- FHA and VA Loans
- First Time Home Buyers
- Customized Financing

You have specific needs and goals. We're committed to help you reach them.



**Eric Boelter**  
951 Madison Ave.



**Deb Ikier**  
300 St. Andrews Dr.