



CITIZENS STATE BANK

RIGHT BANK. RIGHT NOW!

Business Banking for Mortgage Professionals

November 2023

Citizens State Bank

Lending in Wisconsin & Greater Twin Cities Area

For over 100 years

Our Business Banking Team



TROY WEATHERS

**Senior Vice President
Senior Lending Officer**

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Text/Call: 715-377-7012



JON FUMICH

**Vice President
Business Banker**

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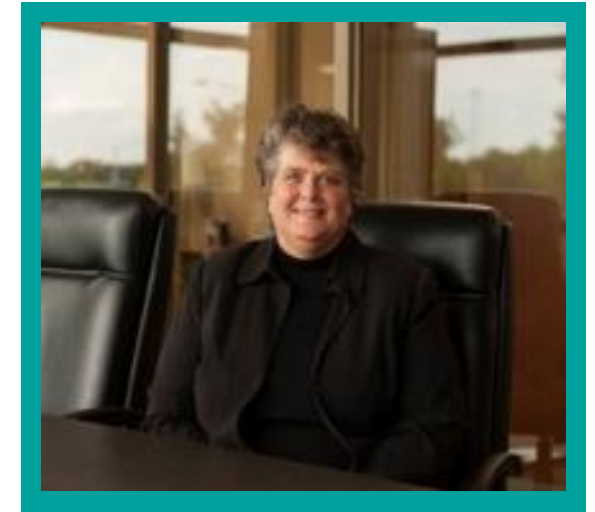


MIRANDA GREEN

**Vice President
Business Banker**

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Text/Call: 715-377-7041



SUE LUND

**Vice President
Business Banker**

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Our Team



CHRISTINE ALBRECHT
Vice President
SBA Division Manager

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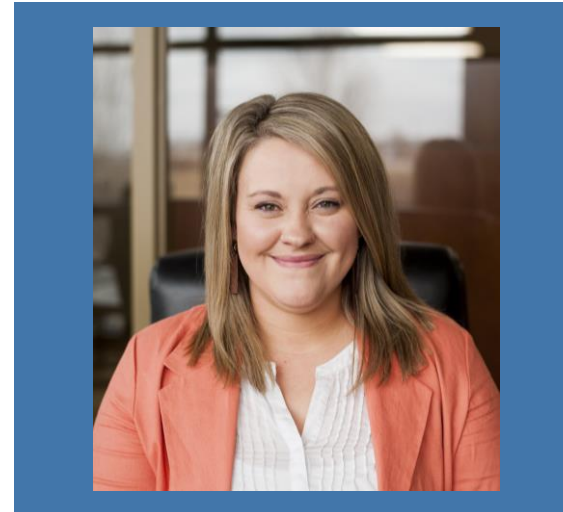
Text/Call: 715-377-7028



JILL RYNDA
SBA Administrator

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TAVA ELLINGSON
Business Services Officer
Deposit Specialist

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Our Partnership Promise

- We are here to support you!
- No contracts!
- You can be compensated for all commercial loan types!
- We hate “slow no’s” and promise a quick review and answer!
- You always remain the point of contact for your customers!

Loan Types



Real Estate Secured

- Commercial Building Purchase & Refinancing
- Lot and Recreational Land Loans
- Investment Property Purchase
- Business Purchases
- SBA Loans-all types (please contact Todd in SBA department for special requirements)
- Commercial Construction Loans
- Lines of Credit
- Farm purchase/refinance



Equipment

- Titled Vehicles
- Farm Equipment
- Business Assets
- Leasing
- Machinery

Loan Programs Have:

- 1.00% broker loan origination fee (your fee paid to broker of record)
- .25%-.50% bank loan origination fee (banks fee)
- \$250.00 loan documentation fee (bank fee)
- \$200.00 processing fee (CSB fee)
- All 3rd party fees to be paid by borrower
- Rate discounts may apply with accompanying primary deposit accounts
- Online banking options

Business Services:

- Complete e-banking solutions (e-statements, online stop payments, positive pay)
- Online banking
- Electronic Wire Transfers
- Online Bill Pay
- Merchant Services
- Remote Deposit
- Commercial Checking Accounts
- Premium Money Market Accounts

Loan Guidelines:

- Commercial & Ag Equipment
 - New up to 80% of cost
 - Used up to up to 50% of book or appraised value
- Lot Purchases (35% down payment up to 20-year amortization)
- Recreational land loans (20% down up to 20-year amortization)
- Bridge/Swing loans (up to 6 months)
- Commercial Real Estate (up to 25-year amortization)
 - Multipurpose (up to 80% LTV owner occupied)
 - Multipurpose (up to 75% Investment property)
 - Special Use (up to 70%)

The Process

Getting Started

- Initiate a call with one of our Business Bankers to discuss the opportunity you have
- Complete the application package that we will provide
- Collect and forward all basic required documentation electronically to your banker via secure link that we will provide



Application Package

- Signed and dated CSB Personal Financial Statement
- 3 years most recent personal and or business tax returns
- Written summary of loan request
- Most recent and previous year business balance sheet and income statement (if applicable)
- Collateral description in detail
- Corporate organizational documents (if applicable)

Required documentation

- 3 years of business tax returns (if an existing business)
- 3 years of personal tax returns (all borrowers and or guarantors)
- Complete, signed Personal Financial Statement
- Previous year and year to date financials including balance sheet & profit and loss statement
- Insurance information
- Business loan application
- Purchase agreement (if applicable)
- Copy of title (if applicable)
- Resume
- Copy of existing tenant lease or proposed lease amount

Key reasons to use our program

- New income stream during slower residential mortgage origination times
- Expand your referral network by offering business/equipment loans
- Better than secondary market pricing on 1-4+ investment properties
- Quick turn times
- Local full-service community bank
- Experienced Business Bankers
- Complete in-house underwriting
- Business loans can be a new revenue source
- Expand your customer base
- Complete resource for SBA Lending
- We finance equipment & vehicles
- Secure online portal for sharing documentation
- Leasing options for all types of equipment



Thank You

www.CSBNET.net

