

## NONPROFIT BANKING FINANCING



CUSTOMIZED FINANCING SOLUTIONS, WITH A UNIQUE LEVEL OF PERSONAL SERVICE, AND QUICK, LOCAL, DECISIVE ACTION.

There may be times when your nonprofit organization requires credit solutions to manage cash flow, bridge capital campaign receipts, purchase or improve a facility, update equipment or grow a social enterprise. We offer a wide variety of financing options at highly competitive rates. And, because no two nonprofits are alike, we'll customize repayment schedules to fit your needs. Thanks to local decision-making and our high priority on responsiveness, you'll receive fast answers to credit requests.

### **Real Estate Loans**

Whether you're purchasing an existing property or building from the ground up, we will work with you to structure terms that fit your needs.

### **Bank Qualified Tax-Exempt Loans**

We will listen to your needs and work with you in structuring tax-exempt financing.

### **Bridge Loan**

Do you have a three or five year capital campaign, yet want to purchase, build or improve a facility today? We will work with you so you can move ahead now, rather than wait for the collection of the capital campaign receipts.

### **Line of Credit**

Nonprofits' cash flow cycles ebb and flow. From time to time your organization might need extra cash to fund gaps between expenses that are due and receipt of grant payments, contract reimbursements, or other accounts receivable.

### **Term Loan**

Do you need financing to expand your services? Our term loans provide crucial financing for equipment and other essentials your organization needs to succeed.

### **Letters of Credit**

Demonstrate your creditworthiness, and improve your organization's cash flow with a Minnesota Bank & Trust letter of credit. Whether you want to expand, capitalize on an opportunity, we can provide smart ways to obtain necessary funds.