

Your *Fast* Finance Partner

At Stearns Bank we recognize your business has a unique sales cycle and cash flow challenges. That's why we offer customized options. We will work with you to structure financing that meets your needs.

As a Minnesota based employee owned national bank, superior service matters. That's why we answer our phones on the first ring! Recognized nationally as a top performing bank in the country, we offer stability you can count on. Our Equipment Financing & Small Business Loan Divisions have been providing financing to businesses across the country for more than 40 years.

Equipment Financing

- ◆ Fast response times – typically within one to two hours
- ◆ Custom payment solutions to match your needs - the transaction will be seamless for you
- ◆ Less paperwork with our \$350K-App only financing
- ◆ Experienced in a variety of industries such as; healthcare, agriculture, machine tool, construction, transportation and vocational vehicles
- ◆ Direct lender for new or used equipment
- ◆ You stay with us from start to finish (we don't sell the paper) - no risk of terms potentially changing or payments getting rerouted or lost

Nationwide Preferred Small Business (SBA) Lender

- ◆ Fast Track Loans \$350,000 or less approved in hours, loans up to \$5 million approved in days!
- ◆ Fast In-House approvals with a streamlined documentation and closing process
- ◆ Customized financing solutions - no defined "credit box"
- ◆ Uses: start-up, acquisition, remodel, real estate purchase/construction, equipment, inventory & working capital, franchise fees, leasehold improvements, & debt refinance

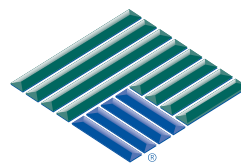
Driven by our mission to deliver outstanding personal service, fast decisions and high touch technology, we focus on the customer.



CUSTOMIZED PORTAL

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STEARNS
BANK N.A.

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