Why Finance?

Whether you're purchasing a piece of equipment, opening a location or acquiring new technology, your payment method will impact your balance sheet. Consider all your options in the short- and long-term as you grow.

Pros of financing vs. paying cash:

Accelerate ROI

Without paying one lump sum, you can make smaller payments over time and let your equipment and other financed improvements generate revenue along the way.

Save Cash

Save your cash for other business expenses where financing is not an option. Holding your cash assets will have a positive impact on your balance sheet and keep you ready for the unexpected.

Discount Options

Paying cash for other expenses can qualify you for discounts. From consumables, advertising, and other needs, paying upfront for smaller purchases can pay off.

Better Budgeting

Managing predictable payments leaves reserves intact. Plus, it allows efficient cash allocation to other parts of your business.

Make managing your business simple AND profitable with Stearns Bank BusinessSmart™ accounts and tools. Earn Diamond Cash Rewards and interest while keeping your cash flow accessible anytime, anywhere.

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Apply Now at Dakota.ag

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