

Whether you are starting your business,  
expanding your business or managing your business,  
**WE WANT TO HELP YOU SUCCEED.**

We understand the dynamics of small to mid-sized businesses, and value the hard work and entrepreneurial spirit that is required to achieve success. We have a solid track record partnering with businesses to help them grow. Our experienced Business Bankers will work with you to customize solutions to meet your specific needs. We want to be your trusted financial resource.



**YOU ARE UNIQUE. WE ARE, TOO.**

**We aren't a one-size-fits-all bank.**

- Local Decision Making
- Tailored Solutions
- Genuine Interest in Your Business Success

**Let's talk soon.**



## BUSINESS LOAN SOLUTIONS

To Meet Your Needs & Help Your Business Grow

### BUSINESS LINES OF CREDIT

A Line of Credit provides ready cash to help you meet short term funding needs, such as increasing inventory, cash flow or taking advantage of unexpected opportunities.

### BUSINESS TERM LOANS

Term Loans fund business expansions, acquisitions, equipment and company vehicle purchases.

### COMMERCIAL REAL ESTATE

Real Estate Loans make owning, refinancing or renovating commercial real estate easy and affordable. You'll benefit from flexible financing options which include competitive rates and terms.

### SBA LOAN PROGRAM BENEFITS

**SBA 7(a)** – Long term financing, improves cash flow, fixed maturity, no balloon payment, no prepayment penalty (under 15 year term).

**SBA 504** – Low down payment, Equity contribution may be borrowed, fees can be financed, long term fixed rates, full amortization, no balloon payment.

**SBA Express** – Fast turnaround, streamlined process, easy to use line of credit

**How may we serve you?**



## MONEY MANAGEMENT SOLUTIONS

To Streamline, Automate & Improve Your Cash Flow

### CHECKING AND SAVINGS

- ✓ Business Checking Options
- ✓ Business Savings Options
- ✓ Health Savings Accounts
- ✓ Sweep Accounts
- ✓ Zero Balance Accounts

### CASH MANAGEMENT

- ✓ Online Banking
- ✓ Online Bill Pay
- ✓ Remote Deposit
- ✓ ACH Services
- ✓ Wire Transfers
- ✓ Payroll Processing
- ✓ Sweep Options
- ✓ Business Debit and Credit Cards
- ✓ Merchant Card Services

## WHAT OUR CUSTOMERS SAY:

*"We have received more value with Lake Community Bank than we ever received when banking with a large bank. To this day, we have not regretted our decision. The bankers understand our business and bring to the table efficiency and up-to-date technology, which is key to our growth and success! They make banking easy."*



*"A sound banking relationship is the cornerstone of a successful small business. For over 25 years, Lake Community Bank has been by our side to help us achieve both our business and personal goals. By understanding our needs and their prompt attention to even the smallest detail, their customer service continues to exceed expectations."*

**YOUR HOMETOWN BANK SINCE 1905**

# BUSINESS SOLUTIONS



**Growth.  
Success.  
Opportunity.**

How may we help you reach your business goals?



## TEN REASONS TO CHOOSE LAKE COMMUNITY BANK



1. Specialists in Small Business Banking and Lending
2. Decisions Made Locally
3. Competitive Products and Services
4. Personal Service, Tailored Solutions
5. Professional, Experienced Staff
6. Prompt Turnaround on Loan Applications
7. Variety of Lending Options for Your Business Needs, Including SBA Loans
8. Innovative Cash Management Tools
9. Flexibility and Resources to Help Your Business Experience Greater Success
10. **Your Business Truly Matters at Lake Community Bank**

LET OUR BUSINESS BANKERS HELP YOU  
FIND THE BEST SOLUTIONS TO MEET YOUR NEEDS.

## OUR MISSION

Together, we will provide exceptional services, striving towards building lasting relationships within our community by being visible, trusted stewards.

## OUR VALUES

We S-T-R-I-V-E to uphold our core values as we serve our customers:  
**S**tewardship • **T**eam • **R**elationships  
**I**ntegrity • **V**isible • **E**xceptional

## HOW MAY WE SERVE YOU?

1964 W. Wayzata Blvd  
Long Lake, MN 55356  
952-473-7347

580 Fifth Avenue NW, Suite 120  
New Brighton, MN 55112  
952-475-5823  
(Loan and Deposit  
Production Office)



[www.lcbankmn.com](http://www.lcbankmn.com)