

LINES OF CREDIT

REVOLVING line of credit enables you to repay and re-borrow up to the maximum amount of the line of credit (Used for business operations or seasonal cash flow)

NON-REVOLVING line of credit allows the borrower access to funds up to a predetermined amount borrowed on multiple dates.

TERM LOANS

SHORT TERM

- Purchase or refinance new or used machinery
- Purchase inventory

LONG TERM LOANS

- Purchase commercial real estate
- Expand or improve existing business
- Construction of new commercial building
- Refinance existing commercial real estate

LETTERS OF CREDIT

Offered to qualified borrowers to guarantee payments to a third party over a specified period of time.

SMALL BUSINESS ADMINISTRATION LOANS

SBA 7A LOAN

Provides funds to existing or new businesses for almost any legitimate business purpose including the purchase of land, construction, machinery, equipment, inventory, and working capital

SBA EXPRESS LOAN

Provides funds up to \$500,000 exclusively for business-related purposes such as equipment purchases, facility and leasehold improvements, inventory purchases, land purchases, building construction, working capital, and more.



From humble beginnings in Faribault in 1919, The State Bank of Faribault is now one of the stronger community banks in Minnesota. The Bank has built a strong model of success in serving the community and sincerely appreciate the support of local businesses and families. We plan to serve you for generations to come!

We are excited to share our unique community banking approach, one that is focused heavily on:

- *Personal, high touch service*
- *Responsive, local loan decisions*
- *Solutions that create value*

For over 100 years, our Bank has excelled in these areas. We have expanded our footprint to fill a much needed gap of service where other banks fall short.



John R. Carlander
President of The State Bank of Faribault
428 Central Avenue, Faribault, MN
Direct: 507-332-4623
Cell: 507-838-5033
johnc@tsbf.com

John R. Carlander

