



## Commercial Consultation

Getting the correct information about your Commercial business is imperative. Request a consultation today for a new account or loan, it's free and informative to get you on the right track for your business!

(877)906-5131  
www.msbir.com

## Why Choose Us:

Our Commercial Loan Team is here for you, we will cater to your schedule. Putting people first with flexible appointments, nights and weekend availability, or we will come to you.

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**John Sanregret**  
(906)370-1556  
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**Jean Ralston**  
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## Locations

**Iron River Main**  
312 West Genesee Street  
Iron River, MI 49935  
(906) 265-5131

**Houghton**  
1203 Ridge Road  
Houghton, MI 49931  
(906) 482-5131

**Ripley**  
49011 Royce Road  
Hancock, MI 49930  
(906)482-7227

**South Range**  
47 Trimountain Avenue  
South Range, MI 49963  
(906) 482-1170

**Ontonagon**  
601 River Street  
Ontonagon, MI 49953  
(906) 884-4114

**Marquette Loan Office**  
213 North Front Street  
Marquette, MI 49855  
Toll Free: (877)906-5131

 EQUAL HOUSING  
LENDER Member FDIC



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## Commercial Products



**The Miners State Bank**  
*Banking Simplified*

www.msbir.com



## **Business Accounts:**

### **Corporate Checking Account**

\$5.00 Monthly Service Charge

- No minimum balance required
- Monthly statements
- Images of checks/deposit tickets available at an extra charge

### **Corporate Free Checking Account**

No Monthly Service Charge with criteria met:

- Hold a Business Money Market account with a minimum balance of \$25,000.00 or more at all times.
- Monthly statements

### **Business Money Market Account\***

\$15.00 Monthly Service Charge

- Service charge waived when \$5,000.00 minimum balance is met
- Interest bearing account paid on a monthly basis
- Monthly statement

### **Business Regular Savings\***

\$5.00 Monthly Service Charge

- Service charge waived when \$100.00 minimum balance is met
- Interest bearing account paid and compounded on a quarterly basis
- Quarterly statement

\*Excess Activity fee applies to both Savings and Money Market accounts and is defined as Debits in excess of 6 debits per month.

## **Success:**

A trusted financial partner is an integral part of all successful strategic business plans no matter what the type of business. With customized lending solutions as unique as your individual business we are ready to help at any level: small business, middle market or commercial real estate.

## **Lending Options:**

The Miners State Bank's experienced Business Lending team is available to help you identify the best loan for your needs and assure a fast process. Our bankers can offer you the best business solutions for your company, and efficiently get you the financing you need with local decision-making.

## **Commercial Real Estate:**

The Miners State Bank offers a full spectrum of commercial real estate and construction financing — from construction to stabilization. We have a specialized Business Lending team that knows the multifaceted levels of the real estate industry.

They can help you navigate through the various phases of your land and property development to make your project and business a success.

## **Equipment Loans:**

We understand the complex financial issues that arise with a growing company and we are ready to work with you to solve the need of adding or replacing equipment.

## **Seasonal and Term Operating Loan Options Available:**

The Miners State Bank is familiar with Seasonal Operating Businesses and caters to those that have a specific industry time frame. A seasonal business has high and low periods in revenue. During low sales months, it may be difficult to pay expenses. But, the expenses are usually necessary to operate and grow your business. How do you manage your seasonal business cash flow? Let us go over the options to keep your business growing with Industry Specific Lending terms.

## **Lines of Credit:**

The Miners State Bank understands those unexpected expenses that tend to pop up when operating a business. Pay interest only when you use the LOC, otherwise it's available for your convenience and can set fixed terms at the end of the revolving term. The number one reason to open a business line of credit is to gain access to short-term funding. Most businesses use these funds to support financing for operational expenses like supplies and payroll or for increasing inventory to stay afloat when necessary.

## **Letters of Credit:**

Here at The Miners State Bank we know it's imperative that a business receives its revenue in a timely manner. We have customized options available for any industry to ensure payment is received, and that your business keeps growing. Call us today to simplify your business banking.