

Business Loans

FUNDING TO HELP YOUR BUSINESS GROW

Every successful business needs a sound credit program to meet short-term challenges and long-term goals. Whether financing new equipment, opening another location, or capitalizing on an opportunity, Home State Bank loans and financing options have you covered.

FEATURES AND BENEFITS

- Flexible Terms
- Competitive Interest Rates
- Small Business Administration (SBA) Approved Lender
- Local, In-House Approval

LOAN PRODUCTS

- Business Term Loans
- Operating Lines
- Commercial Real Estate Loans
- Commercial Equipment and Vehicle Financing
- Construction Financing
- Business Letters of Credit

WILLMAR

1610 East Highway 12
Willmar, MN 56201
320-231-1118

LOBBY HOURS

M-F: 9:00-4:00

DRIVE-UP

M-TH: 8:00-5:30
F: 7:30-5:30
SAT: 9:00-12:00

COSMOS

200 Milky Way Street South
Cosmos, MN 56228
320-877-7211

LOBBY HOURS

M-Th: 9:00-3:00
F: 9:00-4:00

Member
FDIC

LITCHFIELD

1435 East Highway 12
Litchfield, MN 55355
320-593-2001

LOBBY HOURS

M-Th: 9:00-4:00
F: 9:00-5:00

DRIVE-UP

M-TH: 8:00-5:00
F: 8:00-5:30
SAT: 9:00-12:00

HUTCHINSON

745 Highway 7 West
Hutchinson, MN 55350
320-234-9988

LOBBY HOURS

M-Th: 9:00-4:00
F: 9:00-5:00

DRIVE-UP

M-TH: 8:00-5:00
F: 8:00-5:30
SAT: 9:00-12:00



Business Banking

Plans to accommodate your
changing business needs



Take Control of Your Money and
Let Us Work for You!

BUSINESS ACCOUNTS

At Home State Bank, we take the time to understand your business and provide you with products and services that fit your needs. We work with small to large companies and offer plans that change when your needs change.

E-BUSINESS Online Banking

E-Business allows your business to :

- Set Employee Authorization Levels
- View Accounts and Check Images Anytime
- Make Internal Money Transfers
- Business Bill Pay
- Business Estatements

MERCHANT SERVICES

Home State Bank partners with Clover®, a leader in payment processing solutions, to provide your business with eCommerce capabilities to accept Visa®, MasterCard®, Discover®, and American Express® payments.

CASH MANAGEMENT

Home State Bank would like to help your business succeed in every way possible. That's why we offer Cash Management Services that'll get your money working on your behalf to give you a financial advantage including:

- Automatic Payment
- Business Debit Cards
- Initiate ACH Credit and Debit Files, Including Payroll Files for Direct Deposit
- Initiate Stop Payments
- Line of Credit for Overdraft Protection
- Locked Bank Bags
- Remote Deposit Capture
- Sweep Repurchase Accounts
- Visa® Credit Card Business Applications

BUSINESS SILVER	
Min. Balance to Open	\$100.00
Service Charge	\$10.00
Service Charge Waived if	Daily balance \$1,000 or greater
Free Items* Per Month	50
Item Fee (after free items)	15 cents per item
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS GOLD	
Min. Balance to Open	\$100.00
Service Charge	\$15.00
Service Charge Waived if	Average monthly balance \$10,000 or greater
Free Items* Per Month	250
Item Fee (after free items)	15 cents per item
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS PLATINUM	
Min. Balance to Open	\$5,000.00
Service Charge	\$50.00
Service Charge Waived if	Average monthly balance \$40,000 or greater
Free Items* Per Month	Unlimited
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month

*Items include cash deposits, checks deposited, checks written, and each ACH debit/credit.

** Interest is available to non-profit organizations, state and local government, sole proprietors, and individual DBA accounts.

BUSINESS BASIC For Sole Proprietors, Individual DBA, & Single Member LLC Accounts	
Min. Balance to Open	\$100.00
Service Charge	N/A
Free Items* Per Month	25
Item Fee (after free items)	15 cents per item
eStatements	Complimentary
Paper Statements	\$5.00 per month

BUSINESS NON-PROFIT	
Min. Balance to Open	\$100.00
Service Charge	N/A
Free Items* Per Month	N/A
Item Fee (after free items)	N/A

BUSINESS SAVINGS	
Min. Balance to Open	\$100.00
Service Charge	\$5
Service Charge Waived if	Monthly balance \$50 or greater
Interest**	Variable Tiered Rate
eStatements	Complimentary
Paper Statements	\$5.00 per month