COMMERCIAL BANKING SERVICES

Community Focused. Client Driven.
BUSINESS CHECKING & SAVINGS

Set your business up for success with the right checking and savings accounts for your size and account activity levels.

All mBank checking accounts feature access to our extensive online banking and bill pay services, e-statements, business debit and credit cards, overdraft protection and knowledgeable service from an experienced business banking team.

› Basic Business Checking
  Ideal for clients who prefer no minimum account balance and have low transaction volume. Designed for small business owners, sole proprietors and startups.

› Primary Business Checking
  Ideal for clients who are comfortable with a higher average account balance and have moderate transaction volume. Designed for businesses that have more account activity.

› Analyzed Business Checking
  Ideal for clients who maintain a high account balance and have significant transaction volume. Designed for mid-sized to large businesses, or those with a lot of activity. You can offset account fees and service charges by utilizing excess funds on deposit (earnings credit). This account is managed by a full-service commercial banker.
• Business Now Checking
Tiered interest-bearing account with low monthly fees designed for municipalities, sole proprietors and nonprofit organizations.

• Premium Money Market Savings
Earn interest on cash reserves without hampering liquidity. Tiered, interest-bearing accounts allow limited debit activity for easy access to company funds.

• Certificates of Deposit (CDs)
Earn a higher rate of return on your excess operating funds with this fixed-rate interest-earning savings choice. mBank CDs accrue interest daily, pay monthly and offer a variety of maturity options, so you can choose the term that’s right for you.

All mBank checking accounts feature access to our extensive online banking and bill pay services.
mBank offers loans specifically designed for small to mid-sized businesses, nonprofits and municipalities. The mBank difference? We combine big-bank lending skills with community bank sensibility. That means you get the value and know-how that comes from structuring complex deals with the local decision making and personal relationships you would expect from a hometown bank.

› SBA & USDA Loans

Government-backed loans from the Small Business Administration (SBA) and U.S. Department of Agriculture (USDA) help qualified businesses secure financing for working capital, equipment, acquisitions, expansions, real estate and improvements. These loans are structured with fixed or variable interest rates and — different from conventional loans — offer lower down payments, longer loan amortization and flexible loan conditions.

mBank provides your business with greater access to capital through our affiliation with the SBA and USDA and other government loan programs. For more information, see our SBA & USDA Lending Programs Brochure.

› Real Estate Loans

mBank offers a wide range of commercial real estate loans, including (but not limited to) office, retail, industrial, manufacturing, multi-family, owner occupied and investment properties. Both variable and fixed interest rate options are available, with repayment terms in the range of 5 to 25 years.

Already own a property? Use your equity to fund improvements or expansions or increase your portfolio of properties.
Construction Loans
Financing is available for new construction and/or expansion of both owner-occupied and investment real estate. In addition, financing is also available for qualified real estate development projects. Most loans are structured with a short term construction period, followed by permanent financing.

Commercial & Industrial (C&I) Loans
C&I financing provides funding to support your business fixed asset needs (excluding real estate) which may include the purchase and/or refinance of machinery, equipment, technology, office equipment, etc. Both variable and fixed interest rate options are available, with repayment terms generally in the range of 3–10 years.

Lines of Credit
Revolving lines of credit provide capital to fund your business working capital needs, typically secured by short term assets such as accounts receivable, inventory, etc. They typically feature repayment terms to best meet your business cycle and needs, with variable interest rates.

Letters of Credit
These types of credit facilities are typically used to guarantee short term business transactions and/or obligations of the business to a third party. Most letters of credit are structured over a 3-12 month term.
mBank commercial banking services help you better manage the money you work so hard to earn. Because offering exceptional banking solutions doesn’t simply make for good business, it helps make business better.

› Online Banking, Funds Management and Bill Pay
Use safe and secure mBank online banking for real-time account balances and transaction detail. Schedule payments of one-time, future or recurring bills, including payroll, internal transfers and tax payments. Account alerts can be set to notify you of scheduled, skipped or stopped transactions and changes to payee status. Set and manage account permissions by user.

› E-Business Express Remote Deposit
Make check deposits to your business accounts from your desk using a scanner.

› Merchant and Card Services
mBank provides full merchant services through a third-party for businesses that wish to accept credit and debit cards for payment in their retail or online locations. mBank-issued debit and credit cards are also available.

TO LEARN MORE
● Visit your local branch
● Call 888.343.8147
● Go to bankmbank.com

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