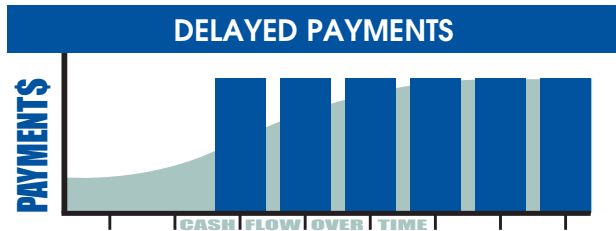


CUSTOM PAYMENT SOLUTIONS

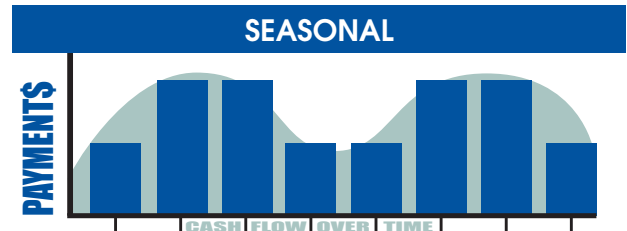
Meeting Cash Flow and Business Needs with Innovative Payment Structures

At Stearns Bank we recognize your business has a unique sales cycle and cash flow challenges. That's why we offer customized payment options. We will structure a loan repayment schedule that meets your needs.



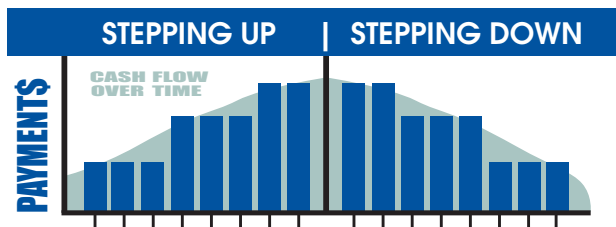
Payments start after defined period of "no payments"

Benefit: Allows time to get equipment delivered, installed and producing – before payments begin.



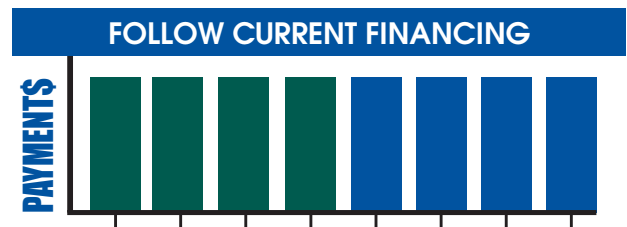
Payments reflect seasonal variation in sales and revenue

Benefit: Payments match cash flow: Lower during off-season, normal during peak season.



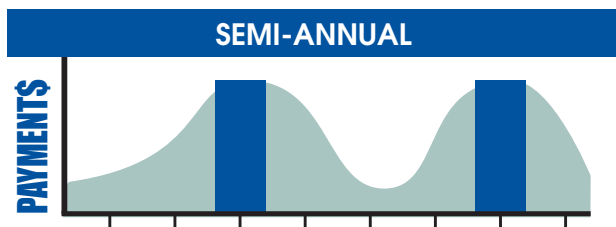
Reduced payments at beginning or end of term, reflecting equipment costs, productivity

Benefit: Payments adjusted to cash flow, training, repair costs, rise/fall in customer orders.



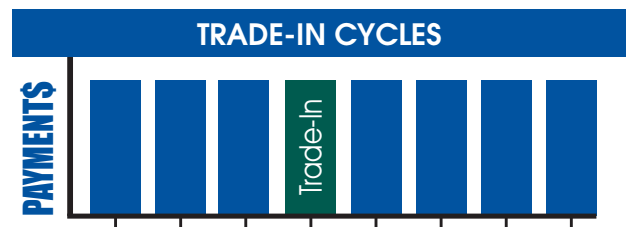
Start payments on new financing after existing financing paid off

Benefit: Avoid "doubling up" on payments. Invest in new equipment while keeping borrowing costs level.



Payments at fixed period – typically every six months or quarterly

Benefit: Make payments when income is received. Maintain cash flow and strong cash position.



Financing term matches equipment trade-in and replacement cycle

Benefit: Trading up to new equipment boosts efficiency and competitiveness, while lowering maintenance costs. Consistent financing costs can be built in to pricing.



Contact us today: 800-247-1922

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The custom payment solutions presented are available to qualified applicants. Both business and personal credit will be reviewed for credit approval.

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