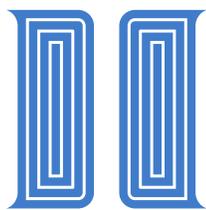


Top 4 Benefits of Working with a Community-Based Business Bank



INVESTORS
COMMUNITY BANK

Whether you're getting ready to launch your own company or are a second-generation owner of an established family business, finding the right business bank can be key to reaching your goals. With many options available, how do you determine which financial institution is the right one?



A community bank is often the best choice for small to medium-sized businesses, from manufacturers to service providers and many types in between. Here are four reasons why.



1. LOCAL DECISION- MAKING AUTHORITY

With a community bank, decisions about your loan are made locally by people who understand the landscape and the people behind the business; not a faceless entity making decisions solely based on a credit matrix.

Community banks base decisions on first-hand knowledge of the conditions of the local economy, the nuances of industries in the area, insights gleaned from their professional networks, and one-on-one conversations that have taken place with you, the business owner. Local decision makers are also more nimble and flexible, many times making the loan approval process faster.



2. RESOURCES

Because of the strong networks that community bankers have built through the years, they are more aware of various resources available to help local businesses get established and expand. Among them may be grants and special financing tools offered by organizations like Wisconsin Business Development, your local economic development agency or chapters of small business organizations like SCORE. A community banker is also tuned in to municipal tax incentives or tax incremental financing (TIF) districts focused on growing local business.

In addition, don't underestimate the power of a banker who knows the right people to help build your business—potential partners, investors, board members, consultants, mentors and more. A banker who actively builds his or her network will be more aware of opportunities and can help you connect with people and resources to help your business succeed.



3. COMMITMENT TO WISCONSIN COMMUNITIES

A bank that's engrained in the community where it operates shares values with its business owners, such as job development, social causes, giving back and investing in the local economy.

You'll often find community-based business bankers serving on the boards of local Chambers, economic development corporations and other nonprofit organizations, because they understand how it is all inter-connected. They are as committed to seeing their community succeed as you are and are great advocates for your business and your community.



4. CUSTOMER-FOCUSED RELATIONSHIPS

The art of meaningful conversation and personal interaction is declining in the digital age. Technology has its place, but when it comes to your business, there's no substitute for talking with a banker you trust face to face about your vision—someone who can be a sounding board and offer suggestions to help your business meet its goals.

A customer-focused business banker values your time and wants to fully understand how your business operates so he or she can better serve you. Your community banker will want to meet with you onsite at your company, tour your facility and take the journey of growth with you. This type of face-to-face relationship creates opportunities to know and understand each other more deeply, making it easier to work together to find creative, win-win solutions that best fit your situation.



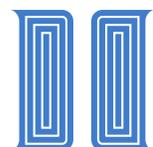
From transparency and flexibility in lending decisions to resources and creative solutions to help meet your goals, a Wisconsin-based community bank that truly “walks in your shoes” offers many advantages to business owners. Contact one of our business bankers today and experience the difference.

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