

Cash Management

Money Management Tools for Your Business

You are busy running the day-to-day operations of your business. Let our Cash Management tools help you streamline and automate your business finances. With **ACH Services**, you can make electronic funds transfers at your convenience - create the files, upload and submit them to the bank for processing. Need to deposit checks? Use our **Remote Deposit** service to make deposits without coming into the bank. Simplify your accounts payable process with **Online Bill Pay**. Offer your customers the convenience of credit card payment using our **Merchant Card Services**. Check out more of our Cash Management tools below.

What are your Cash Management needs?

We offer these services and more:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Online Banking | <input checked="" type="checkbox"/> Business Debit and Credit Cards |
| <input checked="" type="checkbox"/> Online Bill Pay | <input checked="" type="checkbox"/> Merchant Card Services |
| <input checked="" type="checkbox"/> Remote Deposit | <input checked="" type="checkbox"/> Cash/coin orders |
| <input checked="" type="checkbox"/> ACH Services | <input checked="" type="checkbox"/> Stop Payments |
| <input checked="" type="checkbox"/> Payroll Processing | <input checked="" type="checkbox"/> Transfer options |

How may we help you reach your business goals? We're here for you.



PO Box 68 • 609 Pacific Ave
Waverly MN 55390
763-658-4417

145 Nelson Blvd
Montrose MN 55363
763-675-2265

Some cash management services are subject to qualification. Fees may apply. Citizens State Bank of Waverly.



Business & Ag Lending

We have money to lend.

If you need to borrow money for your business, let's talk.

We offer a comprehensive array of lending options to meet your business needs:

- Commercial Real Estate Loans
- Equipment Loans
- Operating Lines of Credit
- Agricultural Loans
- Business Credit Cards ... and more

Here are some examples to illustrate our lending capabilities:

West Metro Construction and Land Restoration Business
\$200,000 Equipment Consolidation Loan
Business Checking
Personal Checking

Metro Area Manufacturer
\$250,000 Commercial Term Loan
\$500,000 Operating Line of Credit
Business Checking Account | Remote Deposit
Cash Management Services

Central MN Restaurant
\$400,000 SBA Loan
\$50,000 Operating Line of Credit
Business Checking Account
Online Banking

Central MN Agribusiness
\$1 million Ag Operating Line of Credit
Business Checking Account with Automatic Sweep
Online Banking
Business Debit Card

Did you know?

We are a strong community bank with broad capabilities and lending expertise. We offer products, services and technology like 'big banks', with the added friendly, hometown service you deserve. We listen to you, we ask questions to understand your needs and we work with you to find solutions to help you achieve greater financial success.

Bank locally. We're here for you.

All loans subject to approval.