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Loan participations:

- Allow banks to supplement their loan portfolios without adding extra overhead to originate and service the credit.

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Active relationships with over 500 community banks nationwide.

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Over 495 financings since 1996.

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A financial services firm specializing in the origination, funding and servicing of commercial real estate and equipment leasing nationwide. Loans are placed as participants to an extensive network of community bank clients. Our services are designed to enhance and diversify bank loan portfolios without compromising asset quality. See advertisement on page 84.

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- Portfolio Accounting
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Check Programs

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Kevin Tracy - ktracy@bairdholm.com
402-636-8207
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TIMES CHANGE.
VALUES DON’T.

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Our mission is to enhance the value of community-based financial institutions by delivering the highest quality products and services at competitive pricing, while providing a return to its shareholders. Bankers’ Bank is not a retail bank; therefore, we will not compete with our clients for market or charters. Always your partner—never your competitor.™

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Bankers Trust builds partnerships with community financial institutions. Together we strengthen local decision-based banking with: bank stock and holding company facilities; ESOP facilities and lines of credit; loan participations; and fed funds lines of credit.

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At Bankers Trust, we believe local banks deserve a partner that will stick around as their needs grow. We have been building long-lasting relationships with community banks throughout the region for more than 100 years. Whether for your customers or community, Bankers Trust understands and anticipates your needs - sometimes even before you do.

Tony Fahrenkrog  
(515) 245-2922  
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BMiller@BankersTrust.com

Jamie Henderson  
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**Federal Home Loan Bank of Des Moines**

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515-419-6145

The Federal Home Loan Bank of Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles to meet their communities’ needs. Members are offered a variety of products to help lower their funding costs, manage liquidity, control risk and provide a range of mortgage services to their customers. Advances can be structured at fixed and variable rates with or without embedded options and for maturities up to and including 20 years.
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◆ Affiliate company
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