



COMMERCIAL BANKING

Your Trusted Partner for Mid-Market Success



When Bankers Trust was founded more than 100 years ago, one of its primary focuses was on meeting the lending needs other banks couldn't fully cover. In other words, we were committed to getting deals done for companies in all types of industries – and that's a theme that has persisted throughout the bank's history.

BANKERS TRUST FOCUSES ON FOUR KEY DIFFERENTIATORS THAT SET US APART.

Service

We work with you to fully understand your business and its unique needs. Our bankers have the flexibility to create customized solutions so you can choose the right approach for your organization.

Community

Bankers Trust is a local bank, and we're committed to the communities we serve – and the businesses that help those communities flourish. This means that all decisions are made locally, and they're made quickly.

Longevity

We've earned our customers' trust for over 100 years, and we're in this for the long-haul. Not only is this a testament to the bank's strong financials, but also to our local ownership.

Security

Efficiency and convenience are important to any business, and that's why Bankers Trust invests in the same technology as national banks. But where we step up even further is our intense focus on security – both on our customers' accounts and through fraud mitigation products.

EXPERIENCE THE **BANKERS TRUST DIFFERENCE**

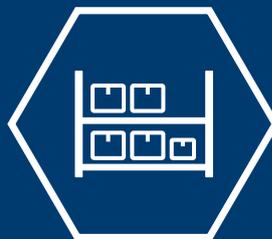
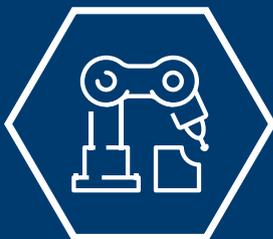
Bankers Trust offers commercial banking solutions for middle-market companies. Our bankers have an average of 20 years in the industry, and they can provide creative financing solutions for the short- and long-term capital you need to fund your business' growth. Whether it's providing working capital, financing equipment, or funding expansions and acquisitions, your middle-market company will experience the Bankers Trust Difference in each interaction with our Commercial Banking team.

As a middle-market company ourselves, we understand the challenges you face. In each relationship, our bankers get to know their customers' business and its unique situation, which enables them to serve as a trusted partner for your lending and banking needs. We understand and stay in tune with your industry so we know how current events, market changes and legislation will impact your company. With this knowledge, we're able to recommend customized and flexible solutions that allow your business to thrive.

Bankers Trust is a privately owned bank serving middle-market commercial clients throughout the Upper Midwest and Arizona. We rank in the top 5% of all FDIC-insured institutions in the United States based on asset size.

Source: Ranking based on September 2019 data.

**OUR EXPERTS CAN HELP YOUR
MANUFACTURING, DISTRIBUTING,
WHOLESALE OR PROFESSIONAL
SERVICES BUSINESS GROW.**





MANUFACTURING

The manufacturing industry currently employs nearly 12.8 million workers, and total manufacturing output has surpassed \$2 trillion. As such, shifts in manufacturing can significantly affect the economy. Manufacturers need to stay responsive to advances in technology, market dynamics, the changing workplace, and more to ensure growth and future success.

Bankers Trust's goal is to understand your goals, how to help you achieve them and how to address the challenges you face along the way. Our expertise and the breadth of our services can help you stay responsive to:

Advances in Technology

Staying current with technology can help manufacturers achieve operational goals like reducing costs, improving efficiency and increasing safety. Advances in technology like automation, robotics and cloud computing help manufacturers stay innovative and competitive.

But technology is advancing so quickly that many manufacturers struggle to keep up. Often by the time technology is researched, approved and installed, a newer and faster solution emerges. Our Equipment Financing options can assist your company with technology purchases or leases, helping you stay up to date with the latest advances.

Market Dynamics

The changing aspects of today's marketplace, like pricing fluctuations on raw materials and government regulations, significantly impact your business. Companies also continue to face increased competition from domestic and foreign manufacturers, and will need to invest in ongoing research and development to stay on top of trends and ahead of others in the industry.

If your company sells products to other countries, the Global Banking team at Bankers Trust can consult with you about global trade products and export financing to help you continue to grow your business. We also have multiple financing options to fund material purchases or product development.

Changing Workplace

Nearly one-fourth of today's skilled workers will retire within the next 10 years. Many manufacturers are focusing on how they will continue to attract and retain employees in the future.

Upgrading existing buildings or purchasing more modern facilities will be a top consideration for manufacturers to keep pace with the market and appeal to future generations of skilled workers.

Bankers Trust can help provide the capital needed to continually invest in your employees and the workplace that surrounds them.



DISTRIBUTING

The distributing industry is experiencing rapid change, with evolving opportunities and challenges. Distributors are adjusting their business practices based on technology innovations, behavior shifts and expanding competition.

Technology Innovations

Some companies are responding to trends by leveraging digital innovations and harnessing them to gain a competitive advantage. Traditional approaches to inventory, logistics and pricing can be reimaged through technology innovations and advanced analytics.

Emerging technology innovations - like connected machines, streamlined order processing systems and business automation software - have heavily influenced the distributing landscape. With equipment leasing and traditional financing options from Bankers Trust, your company can purchase or lease technology to help you stay on the cutting edge.

Behavior Shifts

American distributors are facing new pressures on their business. Many large retailers are demanding faster delivery and enforcing penalties on distributors for late shipments. More and more companies are handling purchasing through their company headquarters, which favors larger distributors over mid-size or smaller businesses. And providing consumers with direct access to products, or disintermediation, is more common and has had a major impact on distributors.

Many distributors have started partnering with logistics and fulfillment services to meet increased demands and better their business. Continuing to meet market demands while growing your business requires capital. Bankers Trust understands that and has the flexibility required to customize a financing option to suit your specific need.

Expanding Competition

Distributors are anticipating the impacts of trade regulation on their businesses. Sharp increases in costs can leave them vulnerable to changes in inventory values. Although distributors can add a markup on costs, competition may make it difficult to do so.

Moreover, many distributors pass on fuel costs in the form of fuel surcharges, but those in highly competitive markets may not have this flexibility. This makes it increasingly more important for them to invest in fuel-efficient vehicles and keep them on a regular maintenance schedule.

Whether it's providing short-term capital to smooth inventory fluctuations or long-term capital to invest in a new, more-efficient fleet, Bankers Trust is ready to meet your specific needs.



WHOLESALING

The wholesaling industry includes over 400,000 companies in the United States. Wholesalers are a driving economic force, but they face challenges today. Some of these include more global competition, attracting and retaining your workforce, and supply chain management. In an effort to maintain their market position and profitability, companies must continually allocate capital to modernize and evolve.

Global Marketplace

Consumers and businesses continue to demand more choices in the goods they buy. This has fueled the growth of the global marketplace, and products from many different countries are now available and accessible to more people.

Understanding how to sell and source globally is the specialty of our Global Banking group. So, if you need financing to start or expand your export business or just want help with trade documentation, let us show how a local bank can help with global solutions.

Workforce

In tight labor markets, workers have choices. To attract and retain skilled workers, it's important to keep your facilities upgraded and maintain safety standards.

Raising wages or expanding benefits, like a larger 401(k) match or student loan repayment, may also help you hire and keep employees.

But all of these things take capital to offer, and that's where Bankers Trust comes in. We'll consult with you about flexible financing options that match your needs and the needs of your workforce.

Supply Chain Management

To stay competitive in the wholesaling industry, companies need to adapt to new technology. New technological advances can help wholesalers improve processes, increase efficiency, integrate systems, streamline workflows, reduce errors and provide real-time data to assist in decision making.

Warehouse inventory and transportation management systems, along with integrated business management software help streamline shipping and fulfillment processes, optimize inventory and operations, and enhance profitability.

We recognize technology requires a significant investment. And failing to make that investment exposes you to tighter margins and potential customer attrition. Upgrades in technology are “when, not if” propositions. So, when it comes to funding these capital expenditures, rely on Bankers Trust to deliver creative loan and lease options that will help you stay ahead of the pack.



PROFESSIONAL SERVICES

The United States has one of the largest and fastest growing professional services markets in the world. With more and more providers entering the market, competition is at an all-time high. But it's not just the sheer volume of competitors, it is also the quality of competition. Providers in this pressure-packed sector must find a way to deliver high-quality work at ever increasing speeds, all while maintaining a desirable and rewarding work environment. With professional services companies, it's all about people, pace and product.

People

With so many professional services firms in the marketplace, recruiting top talent is increasingly difficult. A strong culture is essential to attract and retain talented professionals, but a modern and evolved workplace can also help companies stand out.

Modernizing can mean anything from adding stand-up desks to building a brand new office. We know that finding and keeping the best and brightest is essential to the long-term success of your company. If you need capital to support these efforts, Bankers Trust can create a customized credit solution that meets your specific need.

Pace

To keep pace with the demands of the industry, professional services firms rely heavily on technology. Firms must adapt to technology changes and the speed of innovation to meet customer needs, reduce operational costs, maximize growth and increase revenue, as well as retain and recruit top talent.

There are more tools available than ever before. From products that streamline service automation to those that promote transparency and enhance customer interaction, the list of available technology seems endless.

To help your firm stay up to date with the latest advances, increase efficiency and meet customer needs, our bankers can assist with structuring your technology financing in a way that benefits you the most.

Product

In most professional services companies, your product is your people, the knowledge they possess and the process by which it's delivered. Expanding your product offering means investing in your people, the technology that supports them and the markets where you compete. Some firms choose an organic approach and build their offering over time. Others look to grow a little quicker via mergers and acquisitions. Most do both.

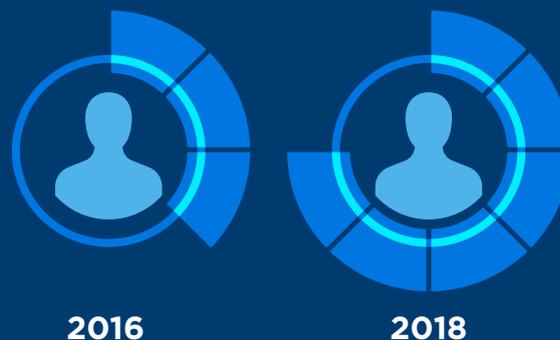
No matter your approach, Bankers Trust has a long history of providing the capital businesses need to grow. With decades of experience handling complex business transactions, we can offer tailored solutions to help your company continue to serve your customers, grow and succeed in the future.

FOR BUSINESSES IN ALL INDUSTRIES

Treasury Management

The number of critical business risks treasurers manage has more than doubled since 2016.

Source: Corporate Treasury Insights 2018 Study



Regardless of your industry, every business has cash management needs. And every business strives to collect, distribute and manage its money in the safest and most efficient ways possible. But as the responsibilities of finance departments continue to grow, it may become challenging for them to keep up while maintaining efficiency.

Whether your banking needs are simple or sophisticated, the Bankers Trust Treasury Management team works one-on-one with you to understand unique business requirements and build long-term relationships. Our experienced bankers become trusted advisors as we work alongside your team to provide the technology, wisdom and support your business requires to remain successful with issues such as expense management, speed of payments and fraud mitigation.

Expense Management

On any given day, your employees could be making hundreds of purchases to help your business run. Companies are increasingly in need of tools that enable easier tracking and reporting within one integrated system.

Streamlining the procurement and expense report process helps make running your business easier. With a variety of procurement solutions, Bankers Trust can help your business reduce operating costs, better control spending and simplify the expense management process.

Speed of Payments

Gone are the days of payments taking multiple days to process. Same-day ACH significantly increased the speed of payments, but demands for faster processing still linger. With the proliferation of real-time ACH around the corner, businesses could see even faster payments become standard within a few years.

Increasing the speed of payments has created financial challenges for businesses, partners and financial institutions to work through, such as syncing account balances. Bankers Trust provides your business with strategies and tools that assist in making payments at the fastest speeds available, while reducing float, so you can keep your business moving full speed ahead.

Fraud Mitigation

Nearly 50 percent of businesses globally report being victims of fraud or economic crime. From phishing to fraudulent payments, security measures are a top priority for many, both when it comes to training employees to spot fraud attempts and implementing safeguards to protect financial transactions.

With the risk of fraud so high, Bankers Trust offers services that secure your business while providing you peace of mind. Our tools enable you to identify suspicious transactions, review and approve incoming and outgoing transactions, and control who can debit your accounts via ACH, all resulting in a reduced chance of fraudulent checks and ACH debits being posted to your account.

Bankers Trust can help your business collect, protect and disburse its funds efficiently and securely, saving you time and money. Your business can entrust its cash management needs to Bankers Trust entirely or for specific needs. While this improves internal process efficiencies and saves time, it also reduces the potential for fraud and in-house technology investments, while freeing up employees to focus on more value-added activities.



Global Banking

Nearly 95% of the world's population lives outside of the United States. Is it time for your business to expand through importing or exporting?

Source: U.S. Department of Commerce statistics

Global trade is crucial to the success of many industries in the United States, and 40 million U.S. jobs depend on trade. Most of the 300,000 U.S. companies that export are small and middle-market businesses. This number has tripled over the past 20 years.

Entering the global market can help expand your business and your profits. But some business owners have concerns, like foreign currency fluctuations, taking the leap on how to expand and the settling of complex multi-national transactions.

The Bankers Trust Global Banking team has unmatched experience in offering trusted consulting services, global trade products and specialized export finance programs. With our expertise in global markets, we can help you grow your business and find long-term success across borders.

Foreign Currency

The currency exchange rate is influenced by numerous factors and constantly changes. The day-to-day fluctuations of foreign currency can impact your business in many ways.

Bankers Trust works collaboratively with your company to help minimize risk while maximizing profitability. Through market-specific assessments, we help limit exposure to foreign exchange (FX) risks.

We identify potential adverse foreign currency sources and recommend appropriate international payment methods. Then we'll recommend a proactive plan using FX forward contracts that can help protect your business from foreign exchange risks.

Taking the Leap

Many business owners want to expand but don't know how to take the first step. Some business owners may think they can't afford the upfront cost of expanding. Others may not even realize the opportunities they are missing by not trading globally.

Our Global Banking team minimizes the uncertainty and helps you grow your international footprint with focused, customized guidance. We get to know you and your business so we can provide advice and services tailored to your specific needs, and develop strategies designed to promote your company's growth.

Complex Transactions

Business owners want to be assured they will receive payments for goods when they are delivered. They also want reassurance that they will receive goods once payments are made. Settling transactions in other countries can seem difficult to business owners. Cultural differences may also create barriers or increase complexity.

The Bankers Trust Global Banking team will help your company minimize international payment risk and complexity through letters of credit and other global payment services. We'll assist with payments to foreign suppliers, and we'll facilitate payments to your company for your goods and services sent abroad.

REGARDLESS OF WHETHER YOU'RE ALREADY DOING BUSINESS INTERNATIONALLY OR WHERE YOU'D LIKE TO EXPAND, OUR TEAM CAN HELP YOU FLOURISH VIRTUALLY ANYWHERE IN THE WORLD.



YOUR COMMERCIAL BANKING PARTNER

Choosing the right banking partner is an important part of ensuring your business can grow. With our experienced lenders and comprehensive range of banking products and services, we're certain you'll experience the difference when you work with Bankers Trust.

CONTACT OUR TEAM TO GET STARTED.

1-800-362-1688

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