

AGRIBUSINESS



Agribusiness Solutions at Work

Arbor Bank offers agribusiness solutions designed to assist you in managing your finances simply and effectively. Since our earliest days in 1865, Arbor Bank's roots have grown strong in the Southeast Nebraska and Southwest Iowa region with locations in Nebraska City and Omaha, Nebraska and Oakland, Iowa.

A COMPLETE RANGE OF AGRIBANKING SOLUTIONS,
INSURANCE, AND INVESTMENT SERVICES.

INCORPORATED IN 1865, ARBOR BANK HAS DEEP ROOTS IN THE
SOUTHEAST NEBRASKA AND SOUTHWEST IOWA REGION WITH
LOCATIONS IN NEBRASKA CITY AND OMAHA, NEBRASKA
AND OAKLAND, IOWA.

THE LATEST IN ELECTRONIC BANKING TECHNOLOGY.

We are proud of the quality and reputation of our ag lending. We are equally proud of our loan officers' individual and combined expertise. They possess strong backgrounds in agriculture, involvement in youth programs - 4-H and FFA, and diverse experience in farming, livestock, feedlot operations, and banking. We understand the unique challenges ag producers face - weather extremes, fluctuations in demand, price volatility, disease - that can change your business overnight. Our mission is to deliver financial solutions that improve your life.

Our pledge to you is:

- to be **Responsive**. Deliver timely and thoughtful solutions to every customer every day.
- to be your **Partner**. Provide a broad-based network of professional and industry experts to support our strategic goals and help our customers prosper.
- act with **Integrity**. Consistently make sound business decisions in the best interests of our customers and employees with the utmost honesty, respect, dignity, and trust.
- offer **Innovative** solutions. Work every day to develop new and effective ways to improve our business and to provide cutting-edge financial solutions that help our customers save or make money.
- ensure **Security**. Exercise the utmost care to retain and grow the capital of our company and ensure the privacy of all information in our control.
- act with **Excellence**. Excel at everything we do and invest our collective energy in being the best.

Benefits of banking with ARBOR BANK

- Dedicated Agribusiness division.
- One-on-one personalized service during or after business hours.
- Experience in banking and agriculture.
- Full-service business banking solutions customized to fit your agribusiness: *operating lines, equipment term, and term real estate.*
- Cash Management Solutions.
- An experienced financial team in banking, insurance, and investments.

Why choose Arbor Bank?

Agricultural Services. Each of our locations have people who understand Ag who are committed to ag producers and their success.

Experienced Ag Bankers. Each of our AgriBankers have extensive farm business and banking experience. They are a source of information and can advise you on farm loans, economic forecasts, farm business planning, investments and general farm management.

Our goal is to work with you to proactively manage your assets. We offer a complete line of operating lines, equipment term, and term real estate loans.

Customized Agribusiness Solutions. Arbor Bank also offers competitive deposit accounts and electronic banking solutions to allow you to transfer money between accounts, make tax payments, make wires, and stop payments. Working with you one-on-one, we can customize an agribusiness solution creating a payment schedule that maximizes your cash flow. All of this with the goal of making or saving you money by managing your funds.

Simplified Financial Management. At Arbor Bank, we offer full-service banking. In addition, you can purchase crop insurance at the First Express Insurance office at the Nebraska City location. Arbor Bank also offers trust advice and brokerage services. Everything is 'in house' where we work together to grow your assets while you focus on the important things - your family and your farm.

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