

## In-Person Banking Locations

### Main Bank

527 North Main Street, Newton, KS

### Washington Road Branch

1212 Washington Road, Newton, KS

### Motor Bank Drive-Thru

116 West 5th Street, Newton, KS

### North Newton Branch

2501 North Main Street, North Newton, KS

### Kidron Bethel Branch

3001 Ivy Drive, North Newton, KS

### Presbyterian Manor Branch

1200 East 7th Street, Newton, KS

## ATM Locations & Contact Information

### ATM Locations

- 116 West 5th St.
- 1212 Washington Rd.
- 214 East 12th St.
- 2501 North Main, N. Newton
- 209 S Old Hwy 81, Hesston

**Telephone: 316-283-1700**

**Fax: 316-283-3813**

**E-mail: [Info@MidlandNB.com](mailto:Info@MidlandNB.com)**

**Online at [www.MidlandNB.com](http://www.MidlandNB.com)**



# Financing Options



## **HOW DO I KNOW IF I CAN AFFORD A LOAN?**

Use the "Monthly Spending Plan" shown to determine if you have sufficient income to cover your living expenses. The only time to take on a new monthly credit payment is when you're spending less each month than you take home. The additional debt load should not cut into the amount you've committed to saving.

### **MONTHLY SPENDING PLAN**

|                            |            |
|----------------------------|------------|
| <b>Monthly Take Home:</b>  | \$ _____   |
| <b>Less:</b>               |            |
| Savings:                   | - \$ _____ |
| Mortgage Payment/Rent:     | - \$ _____ |
| Utilities:                 | - \$ _____ |
| Credit Card Payment:       | - \$ _____ |
| Groceries & Dining Out:    | - \$ _____ |
| Insurance & Taxes          | - \$ _____ |
| Gifts & Contributions:     | - \$ _____ |
| Other Payments & Expenses: | - \$ _____ |
| <b>Remaining Balance:</b>  | \$ _____   |

*Helping you succeed with  
convenient, flexible financing.*



[www.midlandnb.com](http://www.midlandnb.com)

*Stress-free financing  
for all parts of your life.*

## PERSONAL LOANS

### ***Flexible Financing to Fit Your Needs!***

Whether you need financing for a new car or truck, boat, camper, home renovations, vacation, or another reason, a Midland National Bank Personal Loan can help you reach your goal even sooner with flexible payment terms; a fixed, guaranteed rate and no prepayment penalty.

And you won't have to hassle with writing a check each month if you take advantage of our convenient automatic payment option. Just set up a payment schedule once, and let our system do the rest, making all of your payments automatically from your Midland National Bank account.

We have loans for your personal needs with competitive rates and terms.

- ▶ **Car and Truck Loans — new or used**
- ▶ **Boat, Motorcycle & RV Loans**
- ▶ **Home Equity Loans**

## HOME LOANS

### ***The Solution for Your Home Financing!***

Buying or building a home is a big decision. Midland National Bank's home loan experts are here to make the process as simple as possible for you.

We offer you several convenient home loan options; and we will work with you on your rates and terms to develop a mortgage plan that is right for **YOU**.

And when it's time to refinance your existing home, we will be ready with competitive rates, flexible terms; and a simple, streamlined application process that makes financing your home easy!

Our expert mortgage lenders are ready to assist you with your home financing needs. Choose from these convenient Home Financing Options!

- ▶ **Long-Term Fixed-Rate Mortgage Loans**
- ▶ **Adjustable-Rate Mortgage (ARM) Loans**
- ▶ **Bridge Loans**
- ▶ **Construction Loans**
- ▶ **Vacation Home Loans**

## BUSINESS & AG LOANS

No matter the size or scope of your business, whether you are looking to buy a new building, remodel your current space, upgrade equipment, or purchase inventory, we have the perfect loan for you. Midland National Bank has the expertise and lending experience to finance your success.

If your commercial or agricultural needs include operating, construction or permanent financing, we can give you the financial room to operate the way you want.

Commercial and Ag loans from Midland National Bank will help you finance your present business operation and allow you to plan and invest in your future.

Our commercial lenders are eager to help your business grow! Commercial & Ag Loan services include:

- ▶ **Business Lines of Credit**
- ▶ **Agriculture Operating Lines of Credit**
- ▶ **Land Purchase Loans**
- ▶ **Farm & Commercial Real Estate Financing**
- ▶ **Investment Property Loans**
- ▶ **Accounts Receivable/Inventory Loans**
- ▶ **Commercial Vehicle & Equipment Loans**
- ▶ **SBA Loans**

For more information about a Personal Loan from Midland National Bank, please contact:



**Marci Andres**

Telephone: 316-281-3430  
E-mail: marci@midlandnb.com



**Allen Cooper**

Telephone: 316-281-3402  
E-mail: allenco@midlandnb.com



**Dan Wharton**

Telephone: 316-281-3441  
E-mail: dan@midlandnb.com

*For general Consumer Loan inquiries,  
email [consumerloans@midlandnb.com](mailto:consumerloans@midlandnb.com)*

For more information about a Home Loan from Midland National Bank, please contact:



**Marcene Carstensen**

Telephone: 316-281-3415  
E-mail: marcene@midlandnb.com



**Paul Suderman**

Telephone: 316-281-3407  
E-mail: paul@midlandnb.com

*For general Home Loan inquiries,  
email [homeloans@midlandnb.com](mailto:homeloans@midlandnb.com)*

For more information about a Commercial Loan or Ag Loan from Midland National Bank, please contact:



**Terry Fruechting**

Telephone: 316-281-3414  
E-mail: terry@midlandnb.com



**Ron Lang**

Telephone: 316-281-3406  
E-mail: ron@midlandnb.com



**Dwight Ray**

Telephone: 316-281-3428  
E-mail: dwight@midlandnb.com



**Cory Schrater**

Telephone: 316-281-3454  
E-mail: cory@midlandnb.com

*For general Business Loan inquiries,  
email [businessloans@midlandnb.com](mailto:businessloans@midlandnb.com)*

**Apply for your Personal or Mortgage Loan Online at [www.midlandnb.com](http://www.midlandnb.com)!**