



FOR LENDING, PLEASE CONTACT:

Jack Dyck
Mountain West Bank
(Office) 208-265-2232
(Cell) 208-290-6840
(Fax) 208-265-8565
jdyck@mtnwb.com
www.mtnwb.com

Mountain West Bank
418 North Third Ave. Ste B
Sandpoint, ID 83864

Mountain West Bank welcomes this opportunity to introduce ourselves to You. Founded in 1993, the bank currently has locations in Washington, Idaho and Utah. With assets of nearly \$750 million, Mountain West is an Idaho State-chartered community bank with its headquarters in Coeur d'Alene, ID.

Mountain West Banks' board of directors, management and personnel believe that banking is about more than financial products. Basically, banking commodities vary slightly from bank to bank. What sets a bank apart from its competitors is its mission to consistently deliver high quality service to its customers as well as its commitment to the communities in which it conducts business. Mountain West hires local residents in the community it serves. It encourages its personnel to actively participate in community events.

Mountain West Bank has full service branches offering a wide array of commercial and consumer products including checking and savings accounts, certificates of deposit, IRA, and money market accounts. We provide Lending services including residential, construction, commercial and consumer products. We offer Totally Free checking for both business and consumers, and many other products and services.

Mountain West Bank and Jack Dyck, V.P. and Regional Sales Manager, are committed to providing you with legendary service. Call Jack for information about one of the many loan products available to you at Mountain West Bank.

MOUNTAIN WEST BANK OFFERS A VARIETY OF LOAN PRODUCTS INCLUDING:

Lot Loans

- 3 Year Interest Only
Rate: prime minus 1/4% fixed
Payment: Interest Only
Fee: 1%
- 5 Year Interest Only
Rate: prime fixed
Payment: Interest Only
Fee: 1%

Construction Loans: One-Time-Close and Two-Step Traditional

- Term can vary depending on the size of the project
- 90% construction financing available
- Full and reduced documentation programs available
- Multiple term programs available (Fixed and ARMs) for permanent financing
- Multiple options available to control/reduce long term rate at conclusion of construction
- Construction draws done locally

Purchase Loans

- Fixed term Loans 15, 20, 30, 40 year options
- ARMs 3, 5, 7 and 10 years with interest only payment option
- Bridge Loans
- Pledged Asset loans up to 100%
- Reduced and no documentation loans
- VA