



North Dakota Association of Nonprofit Organizations – Financial Services Package

Bremer is proud to partner with the North Dakota Association of Nonprofit Organizations (NDANO) to provide financial service solutions to nonprofit organizations. As an NDANO member, your organization can take advantage of special discounts and bonuses on products and services to help you reach your financial goals.

Checking Accounts

At Bremer, we realize no two organizations are alike, which is why we offer a variety of checking accounts from which to choose. Whether you are a smaller organization needing a simple account or a larger organization demanding a lot of your account, Bremer's checking accounts are designed to save you time so you can focus on your mission. All are interest bearing with variable minimum balance requirements. Bremer also has a variety of check handling services such as CD-ROM storage, check sorting, CheckView, check imaging statements, check safekeeping, and check return.

NDANO basis point bonus over the regular rate:

- Nonprofit Preferred Checking 30 bp (.30%)
- Nonprofit Corporate Checking 30 bp (.30%)
- Advantage Checking 30 bp (.30%)
- Basic Free Checking 30 bp (.30%)
- Community Service Checking 10 bp (.10%)

Certificates of Deposit

Certificates of deposits offer a fixed return and the security of FDIC insurance.* For organizations that have funds to invest for a specified period of time, Bremer offers a variety of terms at competitive rates. Minimum term: six months. Minimum deposit: \$5,000.

NDANO Bonus: 10 basis points (.10%) over regular rate on fixed rate certificates of deposit.

Money Market Investment

For organizations that have funds to invest but need to ensure those funds are readily accessible, Bremer's Money Market Investment account offers a great return on your investment, the security of being FDIC insured*, and easy access to funds through checks, Internet banking, telephone banking, and the Business Check Card. Because the yield is tied to a national money market fund index, you will always get the most competitive rate. Minimum deposit: \$10,000.

NDANO Bonus: 10 basis points (.10%) over regular rate.

Money Market Investment Premier

Another great investment tool that allows easy access to your funds, Bremer's Money Market Investment Premier account offers your organization an excellent rate and rewards you with interest rates that increase as your balance does. You can feel confident you are always receiving a competitive rate because it is tied to the iMoneyNet Money Fund index, a national average published in the Wall Street Journal. Plus, you'll have easy access to your account through checks, Internet banking, telephone banking, and the Business Check Card. Minimum deposit: \$100,000.

NDANO Bonus: 10 basis points (.10%) over regular rate.



Merchant Bankcard Services

Bremer's Merchant BankCard Services with Electronic Draft Capture will help your organization efficiently process customer or donor credit card transactions. It reduces paperwork, provides faster authorization response, enables you to receive collected funds on the second business day on all VISA/MasterCard transactions without having to mail or bring items to the bank.

NDANO Bonus: Special association pricing by pooling all NDANO members' transactions. As association volume increases, pricing decreases.

Bremer Direct Line of Credit

Bremer Direct** is a simple, hassle-free line of credit designed specifically for smaller organizations. It can be used for any purpose including short-term working capital, seasonal purchases, inventory, payroll, and other cash flow needs. You can also access your Bremer Direct line of credit by writing a special Bremer Direct check or by transferring funds using Internet or telephone banking services. Bremer Direct can also be tied to your checking account and acts as overdraft protection.

NDANO Bonus: Waived annual and documentation fees.

Employee Benefit Banking Program

NDANO members who have their primary checking account with Bremer may offer their employees Bremer's Benefit Banking Program. This program is designed to provide an additional benefit to your employees at no additional cost to you. Benefit Banking is a comprehensive financial services package with special offers on personal banking, investments, trust, and insurance services. Not only does Benefit Banking add value to your employees' benefit program, it also offers significant benefits to your business.

NDANO Bonus: No minimum employee requirement.

Contact Us

For more information about Bremer's financial service solutions for nonprofit organizations, please call Bremer's Nonprofit Banking Department at 1-800-537-0091.

Bremer Bank is Member FDIC. Special offers available for current NDANO members only. Bonuses and discounts do not apply to special promotional rate offers. *Deposits of up to \$100,000 per depositor are FDIC insured. **Credit qualification required.