



North Dakota Association of Nonprofit Organizations – Financial Services Package

Bremer Bank 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 Bank, we realize no two organizations are alike, which is why we offer a variety of checking accounts and options 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 Bank'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 offers online banking, remote deposit and other services designed to keep you on site and focused on your mission instead of your banking.

NDANO basis point bonus over the regular earnings credit or interest rate:

- Nonprofit Preferred Checking 20 bp (.20%)
- Nonprofit Corporate Checking 20 bp (.20%)
- Nonprofit Advantage Checking 20 bp (.20%)
- Community Business Checking 20 bp (.20%)
- Community Service Checking 10 bp (.10%)

Certificates of Deposit

Certificates of deposit offer a fixed return and the security of FDIC insurance¹. For organizations that have funds to invest for a specified period of time, Bremer Bank offers a variety of terms at competitive rates.

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 Bank's Money Market Investment account offers a great return on your investment, the security of being FDIC insured¹, and easy access to funds through checks, online 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 Bank'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, online banking, telephone banking, and the Business Check Card. Minimum deposit: \$100,000.

NDANO Bonus:

- 10 basis points (.10%) over regular rate



Merchant Card Services

Bremer partners with Heartland Payment Systems to offer Merchant Card Services to help your organization efficiently process customer or donor credit card transactions. It reduces paperwork, provides faster authorization response, and enables you to receive collected funds on the next business day on all Visa[®] and/or MasterCard[®] transactions without having to mail or bring items to the bank.

NDANO Bonus:

- Waived application fee.

Bremer Direct Line of Credit²

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 Bank 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 Bank's financial service solutions for nonprofit organizations, please call Jennifer Lund, Treasury Management Representative, at 701-492-2622.

BUS-110309 Member FDIC. Special offers available for current NDANO members only. Bonuses and discounts do not apply to special promotional rate offers. ¹As of May 20, 2009, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013. ²Credit qualification required.