Lending Products

MORTGAGE LOANS AND LINES

- Home Equity Lines of Credit with optional fixed rate “lock in” feature
- MidCountry Bank mortgage brokers are available to help find the right lender for purchasing, refinancing or construction of primary residences, secondary residences and residential investment properties
- Brokered loan product offerings include a variety of first-time homebuyer, conventional, jumbo, construction, low down payment, and FHA loans

PERSONAL LOANS

- Loans to purchase new and used cars
- Loans to purchase recreation vehicles
- Loans to purchase boats, motor homes and trailers
- Loans to use as overdraft protection or to consolidate debts
- Unsecured lines of credit

COMMERCIAL REAL ESTATE LOANS

- Short- and long-term real estate loans for purchase, refinance and construction of office buildings, warehouses, shopping centers, multi-family housing and other investment real estate
- Residential and non-residential construction and development loans, owner-occupied or investment properties
- Remodeling, rehab or expansion loans
- Government sponsored real estate programs

COMMERCIAL AND INDUSTRIAL LOANS

- Short- and long-term loans to small and medium sized businesses for working capital and fixed asset purchases
- Acquisition financing by businesses with or without an equity sponsor
- Equipment Financing
- Government sponsored programs, SBA 7(a), Express, and 504 Loans
- Business unsecured Line of Credit
- Cannabis Lending

AGRICULTURAL LENDING

- Loans to purchase or refinance improved and unimproved farmland
- Crop production lines
- Livestock operating lines
- Government sponsored programs
- Intermediate loans for equipment and purchases of breeding livestock

All loans are subject to credit approval and compliance with underwriting guidelines

EQUAL HOUSING LENDER