

- **Finance**

- **Definition:** the management of money and other assets. Finance also refers to procuring and managing the cash flow of a business.

There are several important Web sites that may provide helpful information. But first, a businessperson must determine what the capitalization of his or her business should be. To start, it's important to develop a solid business plan and consult with an accountant and an attorney familiar with capitalization issues.

Once you have a sense of how much money is needed, you must determine how much will be from equity and how much from debt. Equity is the permanent capital in the business, and isn't repaid until the business is terminated. These funds usually come from the business owner, family and friends.

If you need more equity than you can finance in this manner, you may have to raise equity from others. This complex topic is beyond the scope of this page. If you need to raise funds from others, you should consult an attorney. If you require debt financing, contact local financial institutions familiar with small-business lending. You may also find answers to your questions on the Internet.

- **The Wisconsin Women's Business Initiative Corporation (WWBIC)** is an economic development corporation providing quality business education and access to capital for entrepreneurs.  
[www.wwbic.com](http://www.wwbic.com)
- **Wisconsin Entrepreneur Network**  
[www.wenportal.org/getting\\_help/](http://www.wenportal.org/getting_help/)  
This site includes resources, marketing, financing/grants, business plans, and much more.
- **Angel Investing**  
[www.angel-investing.org](http://www.angel-investing.org) and [www.wisconsinangelnetwork.com](http://www.wisconsinangelnetwork.com)  
Individual private investors who invest in entrepreneurial companies are commonly and affectionately known as "angel investors". They prefer to take an equity position in the company either directly through the issuance of shares or indirectly through other instruments that are convertible into shares.

- **Area Businesses with This Role**
- **Credit Unions**
- **Great Wisconsin Credit Union**  
 Services provided: personal finance, personal loans, SBA, loans, and financing  
  
 Contact information:  
 Great Wisconsin Credit Union, Business Services Department  
 110 Henry Drive  
 Portage, WI 53901  
 608-742-4277 and 1-800-454-9284 (phone)  
 608-661-3434 (fax)  
[business@greatwisconsinu.org](mailto:business@greatwisconsinu.org)  
[www.greatwisconsinu.org](http://www.greatwisconsinu.org)
- **Heritage Credit Union**  
 Services provided: checking, savings, loans, credit cards, insurance—guarantee asset protection, major mechanical protection, accidental death and dismemberment.  
  
 Contact information:  
 827 Phillips Boulevard  
 Sauk City, WI 53583  
 608-643-2600 (phone)  
 608-643-2667 (fax)  
[infor@heritagecu.org](mailto:infor@heritagecu.org)  
[www.heritagecu.org](http://www.heritagecu.org)
- **Summit Credit Union**  
 Services provide: business services—loans and lines of credit, competitive rates, flexible collateral options, automatic payment options, and business line of credit. Also, offers an entire line of products and services to meet the specific needs of small businesses.  
  
 Contact information:  
 Dan Paulson—Branch Manager  
 871 Commerce Avenue  
 Baraboo, WI 53913  
 608-356-2001 and 1-800-236-5560 (phone)  
 608-356-9900 (fax)  
[www.summitcreditunion.com](http://www.summitcreditunion.com)
- **WCCU Credit Union**  
 Services provided: business loans, business checking, commercial loans, direct deposit, savings, and online services

Contact information:  
Mary Schultz – Branch Manager  
820 Viking Drive  
Reedsburg, WI 53959  
608-768-9228 (phone)  
608-768-9230 (fax)  
[meschultz@wccucreditunion.coop](mailto:meschultz@wccucreditunion.coop)  
[www.wccucreditunion.coop](http://www.wccucreditunion.coop)

- **Financial Planning Consultants**

- **Ameriprise**

Services provided: financial planning and investments—all types, asset allocation, estate planning, income tax, investment advice, retirement, retirement planning, and gold financial services.

Contact information: Baraboo  
Timothy Stone  
114 4<sup>th</sup> Street  
Baraboo, WI 53913  
608-356-6675 (phone)  
608-356-6676 (fax)  
[Timothy.P.Stone@ampf.com](mailto:Timothy.P.Stone@ampf.com)  
[www.ameriprise.com](http://www.ameriprise.com)

Contact information: Portage  
Chuck Wartner  
219 West Cook Street  
Portage, WI 53901  
608-742-1408 (phone)  
608-742-1408 (fax)  
[Charles.J.Wartner@ampf.com](mailto:Charles.J.Wartner@ampf.com)  
[www.ameriprise.com](http://www.ameriprise.com)

- **Capstone Capital Management**

Services provided: investment management systems, advanced asset protection planning, and income tax reduction strategies

Contact information:  
Chris Kline  
2000 Prairie Street suite 210  
Prairie du Sac, WI 53578  
608-643-5363 (phone)  
608-643-5364 (fax)  
[chris@capstonecapitalmanagement.com](mailto:chris@capstonecapitalmanagement.com)  
[www.capstonecapitalmanagement.com](http://www.capstonecapitalmanagement.com)

- **Greenwood Financial Services**

Services provided: small business retirement plans (SEP-IRA, SIMPLE IRA, and Profit Sharing Plans, etc), investments, annuities, and mutual funds.

Contact information:  
Jim Greenwood  
908 Broadway Street

Baraboo, WI 53913  
608-356-1000 and 1-800-729-2270 (phone)  
608-356-1041 (fax)  
[jim.greenwood@greenwoodfinancial.com](mailto:jim.greenwood@greenwoodfinancial.com)  
[www.greenwoodfinancial.com](http://www.greenwoodfinancial.com)

○ **Hatz Investments & Insurance**

Services provided: financial planning, sell life and health insurance, financial products—stock bonds, mutual funds, and annuities.

Contact information:

David Hatz  
233 8<sup>th</sup> Avenue  
Baraboo, WI 53913  
608-356-3196 (phone)  
608-356-9761 (fax)  
[hatzoff@gaa.net](mailto:hatzoff@gaa.net)

○ **Projected Planning Company, Inc.**

Services provided: full service financial planning, such as investment planning, retirement planning, retirement distribution, estate preservation, wealth transfer, risk management, tax management, and insurance planning.

Contact information:

Denis Brissette  
Larry Smith  
322 Ash Street  
Baraboo, WI 53913  
608-355-1040 (phone)  
608-355-1043 (fax)  
[lsplanning1040@charterinternet.com](mailto:lsplanning1040@charterinternet.com)  
[www.projectedplanning.com](http://www.projectedplanning.com)

○ **Solaris Management LLC**

Services provided: sponsor development, grant writing, financial set-up (accounting program, chart of accounts, training), budget planning and financial management, for meetings, events, and tradeshow, sponsor development, and grant writing. See also accounting, computer services, human resources and personnel, marketing, and networking/social organizations.

Contact information:

Michael T. Schumacher—CEO and Owner  
Mary Schumacher—President and Owner  
2317 International Lane Suite 104

Madison, WI 53704  
608-245-0247 (phone)  
608-245-0274 (fax)  
[mts@solariscenter.com](mailto:mts@solariscenter.com) and [mas@solariscenter.com](mailto:mas@solariscenter.com)  
[www.solariscenter.com](http://www.solariscenter.com)

- **Financial Services**

- **Thrivent Financial for Lutherans**

Services provided: financial needs analysis, business continuity planning, charitable giving, and investment brokerage. Planning Tools & Services—LifeMap® financial plan, deferred compensation buy-sell agreements, retirement plans, business-owner expense worksheet or agricultural business-owner expense worksheet.

Contact information: Baraboo  
James Dohner  
E10861 Terrytown Road  
Baraboo, WI 53913  
608-356-3317 (phone)  
608-356-3307 (fax)  
[james.dohner@thrivent.com](mailto:james.dohner@thrivent.com)  
[www.thrivent.com](http://www.thrivent.com)

Contact information: Portage  
David Ohlrogge & Max Sesing  
301 DeWitt Street  
Portage, WI 53901  
608-742-9015 (phone)  
608-742-9015 (fax)  
[david.ohlrogge@thrivent.com](mailto:david.ohlrogge@thrivent.com)  
[max.sesing@thrivent.com](mailto:max.sesing@thrivent.com)  
[www.thrivent.com](http://www.thrivent.com)

- **Banks—Arlington**

- **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:  
Jeff Ostrom—Commercial Loan Officer and Branch Manager  
219 Main Street  
Arlington, WI 53911  
608-635-7321 (phone)  
608-635-4566 (fax)  
[jeff.ostrom@associatedbank.com](mailto:jeff.ostrom@associatedbank.com)  
[www.associatedbank.com](http://www.associatedbank.com)

- **Banks—Baraboo**

- **Amcore**

Services provided: offers consultations with new businesses to help them with all the paperwork and get everything in line to apply for loans, focuses on start-up businesses, uses both SBA and WHEDA programs, guides them to other resources that a business person might need help with such as their business plan and takes the opportunity to use Wisconsin Women's Business Initiative Corporation (WWBIC) when appropriate which is located in Madison.

Contact information:

Alan Langeteig—President

Craig Phillip—Commercial Loan Officer

1159 -8<sup>th</sup> Street

Baraboo, WI 53913

608-356-7771 and 1-888-426-2673 (phone)

608-356-7869 (fax)

[alangeteig@amcore.com](mailto:alangeteig@amcore.com) and [cphillip@amcore.com](mailto:cphillip@amcore.com)

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

- **Badgerland Farm Credit Services**

Services provided: financial service for rural residents and for areas where the population is less than 2,500 people. Focuses on agriculture related businesses in the rural community.

Contact information:

Charlie Brandt—Regional Vice President

Mary Jo Wellman—Administrative Assistant

423 Linn Street, Box 452

Baraboo, WI 53913

608-356-8376 or 1-800-236-3376 (phone)

608-356-8344 (fax)

[Charlie.Brandt@badgerlandfcs.com](mailto:Charlie.Brandt@badgerlandfcs.com) and [MaryJo.Wellman@badgerlandfcs.com](mailto:MaryJo.Wellman@badgerlandfcs.com)

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

- **Baraboo National Bank**

Services provided: have different resources to offer to new businesspeople once it is known what type and size the business is going to be. Will work with start-up businesses, want them to succeed. Uses SBA and WHEDA programs. In the past, has been voted Wisconsin's #1 Small Business Lender.

Contact information:

Richard Clary—Senior Vice President and Commercial Loan Officer

Derek Cowan—Vice President and Commercial Loan Officer

Dave Taylor—President and Commercial Loan Officer

Brandon Wegner—Assistant Vice President and Commercial Loan Officer  
Tara Zitzner—Assistant Vice President and Commercial Loan Officer  
101 3<sup>rd</sup> Avenue  
Baraboo, WI 53913  
608-356-7703 and 1-800-559-0011 (phone)  
608-355-3032 (fax)  
[relary@baraboonational.com](mailto:relary@baraboonational.com), [scowan@baraboonational.com](mailto:scowan@baraboonational.com),  
[dtaylor@baraboonational.com](mailto:dtaylor@baraboonational.com), [bwegner@baraboonational.com](mailto:bwegner@baraboonational.com), and  
[tzitzner@baraboonational.com](mailto:tzitzner@baraboonational.com)  
[www.baraboonational.com](http://www.baraboonational.com)

○ **Community First Bank**

Services provided: Business Premium Package, can customize a program to fit all financial needs. Offers financing to help get a business going. Also offers full range of business related loans and deposit accounts and consultations, help with business plans and referrals. Uses the SBA and WHEDA programs and concentrates on start-up businesses.

Contact information:

Tom Fleming – Vice President and Commercial Loan Officer  
129 Eighth Avenue  
Baraboo, WI 53913  
608-356-2552 (phone)  
608-356-7941 (fax)  
[tomf@cfbank.com](mailto:tomf@cfbank.com)  
[www.cfbank.com](http://www.cfbank.com)

○ **Wells Fargo Bank**

Services provided: they have a start-up packet that is available, which includes, types of loans, (start-up, expansion, and accusations), describes what loans the business is eligible for. Wells Fargo will help with the entire process from start to finish. They support the growth of the community, by focusing on start-up businesses. Uses both SBA and WHEDA programs and is an SBA preferred lender. Once the business is established, there are more options available to them, such as equipment lines of credit and term loans.

Contact information:

Peter Bildsten—President  
Lynn Arndt—Commercial Loan Officer  
502 Oak Street  
Baraboo, WI 53913  
608-356-1218 (phone)  
608-356-0325 (fax)  
[catherine.t.althoff@wellsfargo.com](mailto:catherine.t.althoff@wellsfargo.com) and [lynn.a.arndt@wellsfargo.com](mailto:lynn.a.arndt@wellsfargo.com)  
[www.wellsfargo.com](http://www.wellsfargo.com)

- **Banks—Cambria**

- **National Exchange Bank & Trust**

Services provided: works quite a bit with new businesses, standard business accounts, and uses both SBA and WHEDA programs.

Contact information:

Jan Koopmans—Loan Officer

118 West Edgewater Street

Cambria, WI 53923

920-348-5626 (phone)

920-348-5249 (fax)

[jankoopman@nebat.com](mailto:jankoopman@nebat.com)

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

- **Banks—Columbus**

- **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:

Jeff Ostrom—Commercial Loan Officer and Branch Manager

111 Tower Drive

Columbus, WI 53925

920-623-6000 (phone)

920-623-6004 (fax)

[jeff.ostrom@associatedbank.com](mailto:jeff.ostrom@associatedbank.com)

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

- **Farmers & Merchants Union Bank**

Services provided: work with start-up and existing businesses, capital equipment/improvement, seasonal operating lines, real estate, business expansion, start-ups, and purchases is what FMUB focuses on with businesses. Also, uses SBA and WHEDA programs.

Contact information: Randall Bobholz-CEO and President

Matt Gibbs—Loan Officer

Doug Lambert—Loan Officer

159 West James Street

Columbus, WI 53925

920-623-4000 (phone)

920-623-4010 (fax)

Matt Gibbs—Loan Officer

Doug Lambert—Loan Officer

104 Industrial Drive

Columbus, WI 53925

920-623-4000 (phone)

920-623-6106 (fax)

[rgb@fmub.com](mailto:rgb@fmub.com), [mattg@fmub.com](mailto:mattg@fmub.com) and [dougl@fmub.com](mailto:dougl@fmub.com)  
[www.fmub.com](http://www.fmub.com)

- **Banks—Fall River**

- **Farmers and Merchants Union Bank**

Services provided: work with start-up and existing businesses, capital equipment/improvement, seasonal operating lines, real estate, business expansion, start-ups, and purchases is what FMUB focuses on with businesses. Also, uses SBA and WHEDA programs.

Contact information:  
637 South Main Street  
Fall River, WI 53932  
920-484-6505(phone)  
920-623-6506 (fax)

- **Banks—Friesland**

- **Farmers & Merchants Union Bank**

Services provided: work with start-up and existing businesses, capital equipment/improvement, seasonal operating lines, real estate, business expansion, start-ups, and purchases is what FMUB focuses on with businesses. Also, uses SBA and WHEDA programs.

Contact information:  
Jeff Koopmans—Loan Officer  
114 West Winnebago Street  
Friesland, WI 53935  
920-348-5141 (phone)  
920-3485142 (fax)  
[jeffk@fmub.com](mailto:jeffk@fmub.com)  
[www.fmub.com](http://www.fmub.com)

- **Banks—Juneau (Dodge County)**

- **Farmers & Merchants Union Bank**

Services provided: work with start-up and existing businesses, capital equipment/improvement, seasonal operating lines, real estate, business expansion, start-ups, and purchases is what FMUB focuses on with businesses. Also, uses SBA and WHEDA programs.

Contact information:  
Stan Smith—Loan Officer  
405 Jewel Street  
Juneau, WI 53039

920-386-2100 (phone)

920-386-2101 (fax)

[stans@fmub.com](mailto:stans@fmub.com)

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

- **Banks—Lake Delton/Wisconsin Dells**

- **Bank of Wisconsin Dells**

Services provided: deposits operations—savings, checking, Certificates of Deposit, money market, cash management, assessment tools, loans (consumer and commercial), merchant deposit, and internet banking. Uses SBA and WHEDA programs.

Contact information: Lake Delton

Marilyn Fish—Branch Manager

Greg Borcharding—Loan Officer

31 Judson Street, PO Box 448

Lake Delton, WI 53965

608-254-8391 (phone)

608-254-4790 (fax)

[mfish@dellsbank.com](mailto:mfish@dellsbank.com)

[gborc@dellsbank.com](mailto:gborc@dellsbank.com)

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

Contact information: Wisconsin Dells

Jon Bernander—President

Kevin Bernander—Loan Officer

716 Superior Street

Wisconsin Dells, WI 53965

608-253-1111 (phone)

608-254-4295 (fax)

[jbernander@dellsbank.com](mailto:jbernander@dellsbank.com)

[kbernander@dellsbank.com](mailto:kbernander@dellsbank.com)

- **Bank of Mauston—Dells/Delton Branch**

Services provided: uses both SBA and WHEDA programs, works with start-up businesses, and is a full service bank.

Contact information:

Jackie Myers—Branch Manager

Michael Lindert—Commercial Loan Officer

402 County Road A

Wisconsin Dells, WI 53965

608-253-7030 (phone)

608-253-9255 (fax)

[jackiemyers@bankofmauston.com](mailto:jackiemyers@bankofmauston.com) and [mlindert@bankofmauston.com](mailto:mlindert@bankofmauston.com)

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

- **Lake Delton National Bank**

Services provided: have different resources to offer to new businesspeople once it is known what type and size the business is going to be. Will work with start-up businesses, want them to succeed. Uses SBA and WHEDA programs. In the past, has been voted Wisconsin's #1 Small Business Lender.

Contact information:

Name: Jeff Gissal—Senior Vice President and Commercial Loan Officer

Darrin Marsich—Assistant Vice President and Commercial Loan Officer

41 West Munroe Avenue, PO Box 577

Lake Delton, WI 53940

608-254-6200 (phone)

608-254-6779 (fax)

[jgissal@baraboonational.com](mailto:jgissal@baraboonational.com) and [dmarsich@baraboonational.com](mailto:dmarsich@baraboonational.com)

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

- **M & I Bank**

Services provided: has business packet, business value package, helps businesses get started, business plans, obtain financing, uses SBA and WHEDA, and other banking services.

Contact information: Lake Delton

Connie Cook—Branch Manager

Travis Bolcerek—Business Banking Officer

31 Meadowview Drive

Lake Delton, WI 53940

608-253-2427 (phone)

608-253-8436 (fax)

[connie.cook@micorp.com](mailto:connie.cook@micorp.com)

[travis.bolcerek@micorp.com](mailto:travis.bolcerek@micorp.com)

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

Contact information: Wisconsin Dells

Connie Cook—Branch Manager

Lynn Erickson—Loan Officer

Paul Schaller—Loan Officer

501 Washington Avenue

Wisconsin Dells, WI 53965

608-254-2514 (phone)

608-253-7666 (fax)

[connie.cook@micorp.com](mailto:connie.cook@micorp.com),

[lynn.erickson@micorp.com](mailto:lynn.erickson@micorp.com) and

[paul.schaller@micorp.com](mailto:paul.schaller@micorp.com)

- **Banks—Lodi**

- **Amcore Bank**

Services provided: will provide all information possible that Amore provides, upon knowing what type and size the business is set to be. Offers consultations with new businesses to help them with all the paperwork and get everything in line to apply for loans, focuses on start-up businesses, uses both SBA and WHEDA programs, guides them to other resources that a business person might need help with such as their business plan and takes the opportunity to use Wisconsin Women's Business Initiative Corporation (WWBIC) when appropriate which is located in Madison.

Contact information:

Anne Kindschi—Branch Manager

713 North Main Street

Lodi, WI 53555

608-592-3884 and 1-888-426-2673 (phone)

608-592-4206 (fax)

[anne.kindschi@amore.com](mailto:anne.kindschi@amore.com)

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

○ **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:

Diane Riley—Branch Manager and Business Banker

102 North Main Street

Lodi, WI 53555

608-592-3251 (phone)

608-592-4660 (fax)

[diane.riley@associatedbank.com](mailto:diane.riley@associatedbank.com)

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

○ **Bank of Poynette – Harmony Grove Branch**

Services provided: works with commercial loans, work with quite a few start-up businesses, uses SBA, WHEDA, government subsidized loans, startup loans, full in house products and commercial products. Small bank—hands on approach, less rigid, flexibility to work with business to make things work.

Contact information:

Beverly Trafficante—Branch Manager and Loan Officer

W10901 West Lakepoint Drive

Lodi, WI 53555

608-592-7719 (phone)

608-592-7564 (fax)

[btrafficante@poynettebank.com](mailto:btrafficante@poynettebank.com)

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

○ **Community Business Bank**

Services provided: proper materials can be collected on what Community Business Bank has to offer with an income tax return and a financial statement. Works with many small businesses, start-up and existing. Uses both SBA and WHEDA programs. CBB is a small bank and will help and guide entrepreneurs. CBB is there to provide the best in personal, agriculture, and business banking to its community.

Contact information:

John Crowley—Vice President/Branch Manager

807 North Main Street

Lodi, WI 53555

608-592-7788 (phone)

608-592-5518 (fax)

[jcrowley@cbbwi.com](mailto:jcrowley@cbbwi.com)

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

- **Banks—Plain**

- **The Peoples Community Bank**

Services provided: Wisconsin business development programs, USDA farm service agency, and actively uses both the SBA and WHEDA programs.

Contact information:

Loan officers located at main office in Spring Green

Brian Gorman—Commercial Loan Officer

Lisa Ruhland—Commercial Loan Officer

1065 Main Street

Plain, WI 53577

608-546-2810 (phone)

[bgorman@thepeoplescommunitybank.com](mailto:bgorman@thepeoplescommunitybank.com) and

[lrhland@thepeoplescommunitybank.com](mailto:lrhland@thepeoplescommunitybank.com)

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

- **Banks—Pardeeville**

- **Bank of Poynette**

Services provided: work with quite a few start-up businesses, uses SBA, WHEDA, government subsidized loans, startup loans, full in house products and commercial products. Small bank—hands on approach, less rigid, flexibility to work with business to make things work.

Contact information:

Kelly Moulton—Branch Manager

Jason Brown—President and Management & Commercial Loan Officer

Hank Egan—Commercial Lending

512 South Main Street, PO Box 398

Pardeeville, WI 53954

608-429-9400 (phone)

608-429-9500 (fax)

[kmoulton@poynettebank.com](mailto:kmoulton@poynettebank.com), [jbrown@poynettebank.com](mailto:jbrown@poynettebank.com), and

[hank.egan@poynettebank.com](mailto:hank.egan@poynettebank.com)

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

- **National Exchange Bank & Trust**

Services provided: works quite a bit with new businesses, standard business accounts, and uses both SBA and WHEDA programs.

Contact information:

Bob Becker—Commercial Loan Officer

113 Lake Street

Pardeeville, WI 53954  
608-429-2134 (phone)  
608-429-3837 (fax)  
[bob.becker@nebet.com](mailto:bob.becker@nebet.com)  
[www.nebat.com](http://www.nebat.com)

- **Banks—Portage**

- **Amcore Bank**

Services provided: will provide all information possible that Amore provides, upon knowing what type and size the business is set to be. Offers consultations with new businesses to help them with all the paperwork and get everything in line to apply for loans, focuses on start-up businesses, uses both SBA and WHEDA programs, guides them to other resources that a business person might need help with such as their business plan and takes the opportunity to use Wisconsin Women's Business Initiative Corporation (WWBIC) when appropriate which is located in Madison.

Contact information:

Kim Klinkner—Commercial Relationship Manager  
2851 New Pinery Road  
Portage, WI 53901  
608-742-5555 and 1-888-426-2673 (phone)  
608-742-8094 (fax)  
[kklinkner@amcore.com](mailto:kklinkner@amcore.com) Kim's direct line is 608-745-3443  
[www.amcore.com](http://www.amcore.com)

- **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:

222 East Wisconsin Street  
Portage, WI 53901  
608-742-4115 (phone)  
608-742-8201 (fax)  
[www.associatedbank.com](http://www.associatedbank.com)

- **Bank Mutual**

Services provided: will customize a packet for a new borrower based on the individual's needs and type of loans to be utilized. Start up loans via conventional or with assistance from community groups, SBA and WHEDA. Uses Conventional, SBA, WHEDA, and SBA 504 and SBA 7A programs. Bank Mutual has a lot of experience with start up businesses and are approved SBA Express lenders. Our goal is to aid and assist Small Business owners.

Contact information:

Eirik Lohr—Portage Branch Manager – Commercial Lending

145 East Cook Street

Portage, WI 53901

608-742-5563 (phone)

608-742-7853 (fax)

[Eirik.Lohr@bankmutual.com](mailto:Eirik.Lohr@bankmutual.com)

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

- **Portage National Bank**

Services provided: have different resources to offer to new businesspeople once it is known what type and size the business is going to be. Will work with start-up businesses, want them to succeed. Uses SBA and WHEDA programs. In the past, has been voted Wisconsin's #1 Small Business Lender.

Contact information:

Mel Bindl—President of Portage National Bank

Mark Witt—Vice President and Commercial Lender

2838 New Pinery Road

Portage, WI 53901

608-742-0940 (phone)

608-742-0941 (fax)

[mbindl@baraboonational.com](mailto:mbindl@baraboonational.com)

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

- **Community Bank of Portage**

Services provided: deals with business loans, uses the SBA and WHEDA programs.

Contact information:

Barbara Knight—Assistant Vice President and Branch Manager

Bob Wachuta—Vice Pres & Commercial/Residential Loan Officer

2930 New Pinery Road, PO Box 292

Portage, WI 53901

608-745-4300 (phone)

608-745-4307 (fax)

[bknight@dellsbank.com](mailto:bknight@dellsbank.com) and [bwachuta@dellsbank.com](mailto:bwachuta@dellsbank.com)

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

- **Banks—Poynette**

- **Bank of Poynette**

Services provided: works with commercial loans, work with quite a few start-up businesses, uses SBA, WHEDA, government subsidized loans, startup loans, full in house products and commercial products. Small bank—hands on approach, less rigid, flexibility to work with business to make things work.

Contact information:  
Jason Brown—President  
Hank Egan—Commercial & Consumer Lending  
105 South Main Street  
Poynette, WI 53955  
608-635-4351 (phone)  
608-635-4355 (fax)  
[jbrown@poynettebank.com](mailto:jbrown@poynettebank.com) and [hank.egan@poynettebank.com](mailto:hank.egan@poynettebank.com)  
[www.poynettebank.com](http://www.poynettebank.com)

- **Banks—Randolph**

- **Markesan State Bank**

Services provided: works with agriculture banking, uses WHEDA through agriculture

Contact information:

Brad Bruxvoort  
170 Kienow Drive  
Randolph, WI 53956  
920-326-4131 (phone)  
920-326-3779 (fax)  
[bbruxvoort@markesanstatebank.com](mailto:bbruxvoort@markesanstatebank.com)  
[www.markesanstatebank.com](http://www.markesanstatebank.com)

- **National Exchange Bank & Trust**

Services provided: works quite a bit with new businesses, standard business accounts, and uses both SBA and WHEDA programs.

Contact information:

Betty Eisenga—Commercial Loan Officer  
103 North High Street  
Randolph, WI 53956  
920-326-2400 (phone)  
920-326-4147 (fax)  
[beisenga@nebat.com](mailto:beisenga@nebat.com)  
[www.nebat.com](http://www.nebat.com)

- **Banks—Reedsburg**

- **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:

John Walker—Branch Manager  
Jim Kohnert—Mortgage Specialist

Jason Khodadad—Business Banking Officer

750 Viking Drive, PO 439

Reedsburg, WI 53959

608-524-1873 (phone)

608-524-4006 (fax)

[john.walker@associatedbank.com](mailto:john.walker@associatedbank.com), [jim.kohnert@associatedbank.com](mailto:jim.kohnert@associatedbank.com), and

[jason.khodadad@associatedbank.com](mailto:jason.khodadad@associatedbank.com)

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

○ **Community First Bank**

Services provided: Business Premium Package, can customize a program to fit all financial needs. Offers financing to help get a business going. Also offers full range of business related loans and deposit accounts and consultations, help with business plans and referrals. Uses the SBA and WHEDA programs and concentrates on start-up businesses.

Contact information:

Dan Klahn—President

Art Schrader—Vice President and Commercial Loan Officer

115 Main Street

Reedsburg, WI 53959

608-524-5395 (phone)

608-524-5216 (fax)

[arts@cfbank.com](mailto:arts@cfbank.com)

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

○ **M & I Bank**

Services provided: has business packet, business value package, helps businesses get started, business plans, obtain financing, uses SBA and WHEDA, and other banking services.

Contact information:

Lucy Huerth—Branch Manager

Rebecca Winiiecki—Commercial Loan Officer

132 South Park Street

Reedsburg, WI 53959

608-524-6456 (phone)

608-524-6734 (fax)

[lucy.huerth@micorp.com](mailto:lucy.huerth@micorp.com) and [Rebecca.winiiecki@micorp.com](mailto:Rebecca.winiiecki@micorp.com)

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

○ **Reedsburg Bank**

Services provided: has a business packet called “Partners with the Community” Works with a large number of small businesses, is the leading lender for the Sauk County Area, online banking, cash management programs, corporate credit cards,

merchant services, payroll processing, lock boxes, direct deposits, wire transfer. Actively uses the SBA and WHEDA programs.

Contact information:

Mel Hahs—President

Connie Suemnicht—Senior Commercial Loan Officer

Jeffrey Steel—COO and Executive Vice President

Todd Polk—Commercial Loan Officer

201 Main Street

Reedsburg, WI 53959

608-524-8251 (phone)

608-524-8375 (fax)

[mel.hahs@cfg-mail.com](mailto:mel.hahs@cfg-mail.com), [jeffrey.steel@cfg-mail.com](mailto:jeffrey.steel@cfg-mail.com),

[connie.suemnicht@cfg-mail.com](mailto:connie.suemnicht@cfg-mail.com), and [todd.polk@cfg-mail.com](mailto:todd.polk@cfg-mail.com)

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

○ **Reedsburg National Bank**

Services provided: have different resources to offer to new businesspeople once it is known what type and size the business is going to be. Will work with start-up businesses, want them to succeed. Uses SBA and WHEDA programs. In the past, has been voted Wisconsin's #1 Small Business Lender.

Contact information:

Kathy Schwartz – Senior VP, Branch Manager, Commercial Loan Officer

Pam Welch – Assistant Vice President

Terry Geyman – Vice President

130 Viking Drive

Reedsburg, WI 53959

608-524-5300 (phone)

608-524-5303 (fax)

[tgeyman@baraboonational.com](mailto:tgeyman@baraboonational.com), [pwelch@baraboonational.com](mailto:pwelch@baraboonational.com), and

[kschwartz@baraboonational.com](mailto:kschwartz@baraboonational.com)

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

● **Banks—Rio**

○ **Associated Bank**

Services provided: business packets/programs, utilize SBA, WHEDA, and various programs through the government, programs, and Associated Bank was ranked #1 SBA lender in 2005 for Wisconsin

Contact information:

Jeff Ostrom—Commercial Loan Officer and Branch Manager

300 Lincoln Avenue

Rio, WI 53960

920-992-3151 (phone)

920-484-3537 (fax)  
[jeff.ostrom@associatedbank.com](mailto:jeff.ostrom@associatedbank.com)  
[www.associatedbank.com](http://www.associatedbank.com)

- **Greenwoods State Bank**  
Services provided:

Contact information:  
Mark Melum  
605 S. Lowville Road  
Rio, WI 53960  
920-992-6000 (phone)  
920-992-6001 (fax)  
[jeff.ostrom@associatedbank.com](mailto:jeff.ostrom@associatedbank.com)  
[www.associatedbank.com](http://www.associatedbank.com)

- **Banks—Sauk Prairie**

- **Amcore**  
Services provided: will provide all information possible that Amore provides, upon knowing what type and size the business is set to be. Offers consultations with new businesses to help them with all the paperwork and get everything in line to apply for loans, focuses on start-up businesses, uses both SBA and WHEDA programs, guides them to other resources that a business person might need help with such as their business plan and takes the opportunity to use Wisconsin Women's Business Initiative Corporation (WWBIC) when appropriate which is located in Madison.

Contact information:  
Julie Vieth—Branch Manager & Commercial Loan Officer, Ext. 3991  
525 Water Street  
Sauk City, WI 53583  
608-643-8501 and 1-888-426-2673 (phone)  
608-643-4273 (fax)  
[jvieth@amcore.com](mailto:jvieth@amcore.com)  
[www.amcore.com](http://www.amcore.com)

- **Bank of Prairie du Sac**  
Services provided: have different resources to offer to new businesspeople once it is known what type and size the business is going to be. Will work with start-up businesses and existing businesses, offers both SBA and WHEDA programs along with the Department of Commerce programs.

Contact information:  
Steven Ploetz—President

Mike Jones—Vice President and Commercial Loan Officer  
Tom Brennan—Vice President and Business Development  
555 Park Avenue  
Prairie du Sac, WI 53583  
608-643-3393 (phone)  
608-643-2182 (fax)  
[bank@bankpds.com](mailto:bank@bankpds.com)  
[www.bankpds.com](http://www.bankpds.com)

○ **Community Business Bank**

Services provided: proper materials can be collected on what Community Business Bank has to offer with an income tax return and a financial statement. Works with many small businesses, start-up and existing. Uses both SBA and WHEDA programs. CBB is a small bank and will help and guide entrepreneurs. CBB is there to provide the best in personal, agriculture, and business banking to its community.

Contact information:

Deb Lins—President & Commercial Loan Officer  
Bradley Jenks—Commercial Loan Officer  
1111 Sycamore Street  
Sauk City, 53583  
608-643-6300 (phone)  
608-643-5444 (fax)  
[drins@cbbwi.com](mailto:drins@cbbwi.com)  
[www.cbbwi.com](http://www.cbbwi.com)

○ **M & I Bank**

Services provided: has business packet, business value package, helps businesses get started, business plans, obtain financing, uses SBA and WHEDA, and other banking services.

Contact information:

Lucy Huerth—Branch Manager  
Rick Puls—Business Banking Officer  
615 Water Street  
Sauk City, WI 53583  
608-643-8591 (phone)  
608-643-1321 (fax)  
[lucy.huerth@micorp.com](mailto:lucy.huerth@micorp.com), [rick.puls@micorp.com](mailto:rick.puls@micorp.com)  
[www.mibank.com](http://www.mibank.com)

● **Banks—Spring Green**

○ **The Peoples Community Bank**

Services provided: Wisconsin business development programs, USDA farm service agency, and actively uses both the SBA and WHEDA programs.

Contact information:

Brian Gorman—Commercial Loan Officer

Lisa Ruhland—Commercial Loan Officer

166 South Lexington Street

Spring Green, WI 53588

608-588-7959 (phone)

608-588-2311 (fax)

[bgorman@thepeoplescommunitybank.com](mailto:bgorman@thepeoplescommunitybank.com) and

[ruhland@thepeoplescommunitybank.com](mailto:ruhland@thepeoplescommunitybank.com)

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

○ **M & I Bank**

Services provided: has business packet, business value package, helps businesses get started, business plans, obtain financing, uses SBA and WHEDA, and other banking services.

Contact information:

Marsha Grant—Branch Manager

Jon Wiebe—Commercial Loan Officer

209 East Jefferson Street

Spring Green, WI 53588

608-588-2526 (phone)

608-588-9203 (fax)

[marsha.grant@micorp.com](mailto:marsha.grant@micorp.com) and [jon.wiebe@micorp.com](mailto:jon.wiebe@micorp.com)

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

○ **Royal Bank of Lone Rock**

Services provided: have information about services that is provided to businesspeople. Work with all sizes of businesses, work is distributed evenly with start-up and existing businesses. Uses both SBA and WHEDA programs.

Contact information:

Greg Darga—President/Commercial Loan Officer

Jackie Nolan—General Loan Officer

165 South Lexington

Spring Green, WI 53588

608-588-7787 (phone)

608-588-7378 (fax)

[www.royalbank-usa.com](http://www.royalbank-usa.com)