



Commerce
STATE  *BANK*

Earning Relationships

The Commerce State Bank Story

We Hope Our Story will Inspire Others to Pursue Their Dreams.

How it All Started

Joe Fazio of Cedarburg, Tom Hopp of West Bend and Dave Borchardt of Random Lake founded the bank. They met in 2003 and spent a year setting up the business. “You create your business plan and then it has to be submitted to the State and to the FDIC for approval,” Joe Fazio explained. “Each segment of putting the bank together was a full-time job.” Key executive, Kevin Volm of Hartford joined the bank sixteen months later.

Gathering the Team

“We began with ten individuals who provided the seed capital to fund applying for our charter, raising capital and preparing a location,” said Joe. If things did not go

well, all that money would be lost. The startup group never considered that. “Failure was not an option. We just kept moving forward.” In eight months, they worked on getting their charter and raised \$12 million of capital. “We had to gain the confidence of our investors and explain that there was a real opportunity to invest in a new bank.”

Open for Business

The bank opened in a small strip mall on Hwy. 33 on August 31, 2005 with eight employees. “We all took turns cleaning the bank on Fridays,” recalled Joe. In 2009, they moved to a new facility on South Silverbrook Drive. A second office opened in Cedarburg that same year. In 2015, full-service offices opened in Elm Grove and Sheboygan.

Focused for Success

Commerce State Bank focuses on doing four things well.

- Serving the needs of small and medium-sized businesses to help drive revenue
- Home loans
- Outstanding deposit rates
- Preserving assets and accumulating wealth with our Commerce Wealth Management division

The Value of Advice

“We have great products provided by knowledgeable, experienced advisors,” said Joe. “The advice is important. You can find a great rate anywhere. We believe in being responsive, fair and helping our clients grow. We live that every day. We love what we do and we can look at it as fun, too. No other Wisconsin

bank that started when we did still has the original management team in place or has done as well financially.”

For Commerce State Bank, Earning Relationships started by following dreams. Let us know how we can help you achieve your dreams. 262-247-2800.



L to R:

Tom Hopp, President & Co-Founder

Dave Borchardt, COO/CFO & Co-Founder

Kevin Volm, Chief Credit & Risk Officer, Corporate Secretary

Joe Fazio III, CEO, Chairman & Co-Founder (seated)



*"Commerce State Bank
makes it simple to do
business with them.
It is a great
business bank."*

Steve Macaione
President, Thomas A. Mason



*"The biggest thing about
Commerce State Bank is their ability
to see my ability."*

John "BJ" Meyer
Owner, Jackson Concrete

Business Lending

- **Small Business Administration (SBA) Preferred Lender**
- **Working Capital Lines of Credit**
- **Equipment Loans**
- **Owner Occupied Real Estate**
- **Investment Real Estate**
- **Business Acquisition Financing**



*"The people at
Commerce State
Bank are the
difference. You
can trust them
to help make
your dreams
come true."*

Bob & Leslie Makoutz



*"Commerce State Bank
worked with us on our schedules,
whether it was late nights or weekends,
to make our dream home possible."*

Patrick and Patricia Greer

Home Lending

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- First Time Homebuyer Programs
- Home Equity Lines of Credit
- Investment Property Loans
- New Construction Loans
- Lot Loans
- Bridge Loans
- FHA Loans
- VA Loans
- WHEDA Loans
- USDA Rural Development Loans
- Federal Home Loan Bank Loans
- Local Mortgage Servicing
- Bank Portfolio Loans



NMLS# 772412



*"We need a partner to help us and
Commerce State Bank has definitely
fulfilled all of our needs."*

Champion Storage & Rental

Jerry Fletcher, Jenna Pack, Amanda Mac Neal, Diane Fletcher



*"Commerce State Bank takes a complex
issue, like banking and finance,
and makes it easy."*

Kraig Sadownikow

President, American Companies

Business, Municipal & Personal Deposits

- **Checking Accounts**
- **Certificates of Deposit**
- **Money Market Accounts**
- **Health Savings Accounts**
- **Personal Individual Retirement Accounts**
- **Savings Accounts**
- **Mobile Banking**
- **Business Remote Deposit Capture**
- **Positive Pay**



*"At the end of the day,
it's about the customer.
Commerce State Bank
makes it feel like
it's about us, Custom
Painted Vehicles."*

Steve Wright
President, Custom Painted Vehicles



*"One of the things that differentiates
Commerce State Bank is the term
'wanting to get to yes'
with what we're looking for."*

HCI Properties
Joe Grasc, Partner and David Griffith, Partner

Wealth Management

- **Investment Portfolio Analysis**
- **Financial Plan Development & Review**
- **Investment Management**
- **Retirement Capital & Distribution Strategies**
- **Income Tax Reduction Planning Strategies**
- **Business Succession Planning**
- **Life Insurance Analysis & Sales**

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| Not FDIC Insured | Not Bank Guaranteed | May Lose Value | Not a Bank Deposit | Not Insured by Any Federal Government Agency |
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Securities and advisory services offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Commerce State Bank and Commerce Wealth Management are not registered brokers/dealers and are not affiliated with LPL Financial.

Office Locations

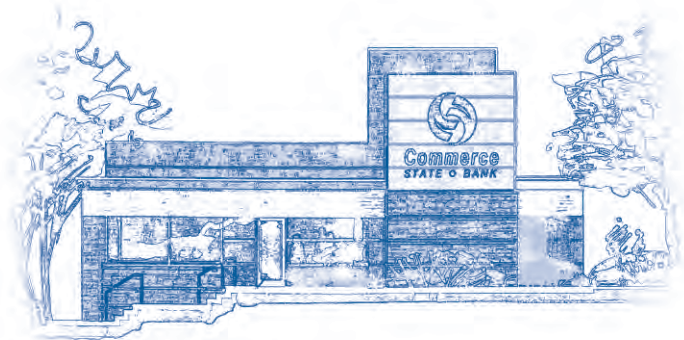


West Bend Office

**1700 S. Silverbrook Drive
West Bend, WI 53095
262.247.2800**

Cedarburg Office

**W61N301 Washington Avenue
Cedarburg, WI 53012
262.375.9600**



Office Locations



Sheboygan Office

4706 S. Taylor Drive
Sheboygan, WI 53081
920.395.7999

Elm Grove Office

12960 W. Bluemound Road
Elm Grove, WI 53122
262.317.7280



Our Promise

We make your financial life easier in business lending, home lending, deposits, and wealth management.

Between our people and our products, we work hard to provide you an easy, earning relationship.



**New Sheboygan Office Coming Summer 2018
2230 Kohler Memorial Drive, Sheboygan**

