



TAKE ADVANTAGE OF LOW RATES TO *REFINANCE OR PURCHASE*  
**OWNER-OCCUPIED COMMERCIAL REAL ESTATE**

**Great incentives now available:**

- 25 year amortization
- 5, 10, and 15 year terms
- Equity Lines on Commercial Properties
- SBA Preferred lender since 2006

**CONTACT YOUR RELATIONSHIP BANKER TODAY FOR DETAILS.**

**COEUR D'ALENE LOAN CENTER:**

Alex Navarro 208-292-5165  
Sam Henkle 208-292-5174

**HAYDEN LOAN CENTER:**

Jay Cobb 208-209-1003

Commercial Real Estate  
rates as low as

**5.25** %\*  
**APR**

5 YEAR TERM  
25 YEAR AMORTIZATION  
1 YEAR REPRICE

*Small bank. Big difference.*



\* All applications subject to credit approval. Advertised rate is subject to change daily. Rate requires automatic payment from a bankcda Business Checking account. Reprice: WSJP+2%. Standard fees apply. Refinances of existing bankcda loans are excluded. Offer ends 3/31/2011.