



## ◆ Begin a Mortgage Relationship Today

One of our Mortgage Specialists can provide a credit approval general within 24 hours by simply returning an easy to use "mini-application" available at your builder or online at:

**[www.newcenturybankna.com](http://www.newcenturybankna.com)**

plus a few supporting financial documents. Whatever your style, we like it. If you need to add a pole barn or garage, let's do it. With a quick phone call you may find your dream home will soon be a reality.

# 888-235-7976

## NEW CENTURY BANK A FULL SERVICE BANK

*Our background in rural communities has taught us the importance of hard work and honest relationships. Our attention to you and your needs is the utmost importance to us. Our diverse lending tools are very useful in many business situations and we encourage your questions, but we also recommend you first understand what we offer, then consult your tax professional before making a lease decision. We do wish you the greatest success and thank you for choosing New Century Bank.*



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Member  
**FDIC**



*Faith Gives Us Life*

- POST FRAME
- STEEL FRAME
- POST & BEAM  
LENDING & HOME  
MORTGAGES





## ◆ Post Frame, Steel Frame, Post & Beam Financing

New Century Bank encourages you to build your dream home regardless of the construction style. Our specialty is construction lending and residential mortgages and we welcome all types of designs and ideas.

If your project is labeled barndominium, shed-home, shouse or barn-home, New Century Bank is interested in sharing with you our expertise on what mortgage products apply to your situation. You might be surprised, it is not that difficult. Our expertise with construction lending is broad and we try to accommodate more project styles than any other lender. We encourage you to bring us your ideas.

## ◆ Home Mortgages

You may ask, “Can I build my family home with Post or Steel Frame construction and finance the cost?” The answer is YES! New Century Bank provides you with access to all the best rates and terms for your home mortgage. A low interest fixed rate mortgage may be in your future. Many former obstacles to financing Post and Steel Frame homes have now been removed and while uninformed lenders may try to detour your ideas, let New Century Bank help you realize your dream of building the home you want to build.



## BARNDOMINIUM OR BARN HOME SHOUSE OR SHED HOME

### FIXED RATE FINANCING

- 30-year Amortizations
- Conventional Rates

### DOWN PAYMENT

- Low down payment construction mortgage, as low as 10% + closing costs
- Land equity can be used as a down payment.

### RURAL RESIDENTIAL

- 5 acres up to 160 acres 30-year fixed rates available.

### GARAGE SHOP BARN LOANS

- We also provide 2nd mortgages and Home equity lines of credit up to 90% of the appraised value
- Commercial and Lease financing for business and Ag consumers

## ◆ Construction Loans

A good construction lender can have a huge impact on a client decision to build. New Century Bank's positive approach to post frame, steel frame and post and beam home construction is unlike any bank in the industry. We offer terms and features such as low-down payments and client managed projects. Construction loans that incorporate every aspect of the building process, land purchase, utilities, foundations, home and all interior finish and garage and other amenities. Every construction loan is followed immediately by the best mortgage available in the industry. No one has more resources than New Century Bank.



## ◆ Leasing

Recent changes in the tax law makes **lease financing** of your Ag or commercial building an option any business should consider. Lease financing has quickly become a common practice when purchasing a shop, barn or building. New Century Bank, a leader in leasing these structures, offers you the opportunity to take advantage of the benefits of leasing through tax savings of up to 1/3 the cost of your purchase. Consider how machine storage, hay sheds and livestock buildings can be considered a tax expense management tool in the same manner as other depreciable equipment when it comes to tax planning.

