

NORTHLAND



INVESTMENT & FINANCE SERVICES

INTRODUCING NORTHLAND

It is with great pleasure that I introduce you to Northland Capital Holdings and its subsidiary companies. We have a singular focus on helping our clients to meet their financing and investment goals.

Northland boasts a roster of industry veterans who have successfully met the investment and capital needs of clients ranging from individual investors to corporations, government agencies and institutions.

The ownership of our company is shared by employees and outside investors, including Glen Taylor, well known Minnesota business leader and owner of the Minnesota Timberwolves. Northland welcomes the opportunity to help you to articulate and to reach your financing and investment goals.

Sincerely,

Thomas J. Bartzen, Chairman



NORTHLAND SECURITIES

INVESTMENTS

- Tax Exempt Municipal Bonds
- Taxable Municipal Bonds
- U.S. Government and Agency Securities
- Money Markets & Certificates of Deposit
- Life Insurance & Tax Deferred Annuities
- Mortgage Backed Securities
- Corporate Bonds
- Equities & Mutual Funds
- 1031 Exchanges
- IRAs, 401(k)s & SEP Plans

EQUITY CAPITAL MARKETS

- Corporate Finance
- Equity Research
- Institutional Sales & Trading

PUBLIC FINANCE

An experienced team of licensed professionals who can assist municipalities and government agencies in creatively solving capital needs.

Some products are restricted to accredited investors. Northland does not provide tax advice.

Member FINRA and SIPC

NORTHLAND TRUST SERVICES

SERVICES

- Paying Services
- Fiscal Agent Services
- Transfer and Registrar Services
- Escrow Agent Services

STRENGTHS

- High degree of accuracy and efficiency
- Exceptional service at a reasonable cost
- Committed to excellence

NORTHLAND DIRECTIONS

Northland Directions, Inc. offers managed portfolio products to accredited investors.

NORTHLAND NETWORKS

Commercial borrowers have access to a variety of financing options through Northland Networks, Inc., including direct placements and loan participations.

COMMUNITY BANK LOAN PARTICIPATIONS PROGRAM STRENGTHS

- Over \$500 Million in Loan Placements
- 175+ Network Banks
- More than 85 Projects in 21 States
- Loans between \$2 to \$30 Million
- Lead Lender/Service is a Bank
- Subservicing is Available
- Site Visits Provided
- Strong Credit Standards
- Extensive Due Diligence
- Professional Documentation
- Diversification by Sector & Geography