



Credit Union Program Overview

We have prepared this packet of information for you to use as a quick reference guide on how you can benefit by working with The Wirt-Rivette Group (WRG).

We simply ask that you *Consider The Wirt-Rivette Group.*

- **The Wirt-Rivette Group (WRG) Background Information**– WRG has been helping businesses grow and expand since 1985. We look forward to helping you and your clients' business to grow and expand in 2011 and beyond!
- **The Wirt-Rivette Group Programs**– WRG provides a variety of financing programs to suit a variety of business needs. Many of our current programs have been a direct result of clients' requests. We are open to new and exciting ways to close more transactions for you and your clients.
- **Companies Who Have Worked with The Wirt-Rivette Group**– WRG has worked with various businesses to help meet their growth and expansion needs through equipment leasing and/or real estate financing programs. Every deal is a big deal to Wirt!
- **Special Rate Program**– Our Special Rate Program allows clients to receive rates that are 2-4% below the credit union rate. This program enhances the client's relationship with their credit union. Clients receive a lower monthly payment and the tax benefits associated with leasing. The Special Rate Program can be used for new or used equipment.
- **The Wirt-Rivette Group's Commercial Property Programs**– Our commercial property programs provide up to 100% financing. WRG offers an Equity Builder™ Program, Sale Leaseback Program, and Lease Purchase Program. With each of these programs we work hard to meet the unique needs of your clients.
- **The Wirt-Rivette Group's Residential Financing Programs**– WRG's residential financing programs help people save their homes. WRG offers programs to help clients facing foreclosure, as well as those with challenged credit.
- **Recent Transactions**– WRG works with financial institutions to help them assist their clients while increasing loan production! Enclosed are just a few examples of recent transactions.
- **Bank Reference Letter**– WRG works with financial institutions and their clients to help them achieve their growth and expansion goals.
- **Program Overview**– WRG is a very knowledgeable, friendly, and efficient company to work with. You can begin working with WRG today. Have your clients fill out an application or call **800.777.9478**

The Wirt-Rivette Group
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Consider The Wirt-Rivette Group

The Wirt-Rivette Group Background

- ◆ Founded in 1985
- ◆ Michigan based: Saginaw, Bay City, Boyne City and Metro-Detroit
- ◆ Clients throughout Michigan and nationally
- ◆ Experienced and professional staff
- ◆ Well financed with significant capital resources
- ◆ Low bad debt history
- ◆ *Fast, efficient and flexible* service
- ◆ Serving all types and sizes of businesses
- ◆ Leasing and financing solutions for all situations: equipment, real estate and other

Growth & Opportunity

- ◆ Strong relationships between both organizations can provide-referrals, client satisfaction and an extended service portfolio.
- ◆ Competitive environment, partnership opportunities and discussions
- ◆ Strategic alliances and synergy

Leasing Facts & Realities

- ◆ **85%** of all companies lease equipment, according to the SBA.
- ◆ **75%** of all companies that lease indicate that leasing is their average to best means for financing equipment purchases.
- ◆ **89%** of those companies will lease again
- ◆ **8 out of 10** U.S. companies lease and finance all or some of their equipment.

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Programs & Services

- ◆ Equipment Financing
 - * Special Rate Program (Benefit from leases with initial rates lower than banks)
 - * Sale Leaseback Program (Refinancing)
 - * Municipal Lease Program

- ◆ Commercial Property Programs: Up to 100% Financing
 - * New Buildings (Design & Build)
 - * Existing Buildings (Purchase & Remodel)
 - * Equity Sharing Arrangements
 - * Other Custom Programs

- ◆ Credit Union Programs
 - * Private Label
 - * Joint Venture
 - * Fee Based Referral

- ◆ Vendor Leasing Programs

- ◆ Joint Venture (With Other Leasing Companies, Vendors, Realtors[®], etc.)

- ◆ Financial Analysis and Consultation

- ◆ Strategic Development Consultation

- ◆ Short Term Business Loans

- ◆ Purchase Order Financing

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Companies That Have Worked With

Property Financing

<p>Montessori School</p> <p>Real Estate: Equity Builder™ Program</p> <p>\$360,000</p>	<p>Healthcare Facility</p> <p>Real Estate: Equity Builder™ Program</p> <p>\$2,300,000</p>	<p>Multi-Use Facility</p> <p>Real Estate: Lease Purchase</p> <p>\$3,000,000</p>
	<p>Residential Portfolio</p> <p>Real Estate: Bank Owned</p> <p>\$350,000</p>	

Equipment Financing



<p>Home Healthcare \$60,000 Sale Leaseback</p>	<p>Law Firm 3,899 Phone System</p>	<p>Medical Building \$5,250,000 Medical/Insurance</p>
<p>Manufacturing Co. \$160,000 Drum Packaging Line</p>	<p>Winery \$44,800 Wine Cross Flow System</p>	<p>Pizza Restaurant \$55,586 Pizza Ovens</p>
<p>Chemical Company \$302,000 Tanks</p>	<p>Hotel \$75,000 Computers and Software</p>	<p>Stamping Co. \$9,500 Die Equipment</p>
<p>Machining Co. \$22,514 Envelope Press Machine</p>	<p>Funeral Home \$150,000 Sale Leaseback</p>	<p>Physician \$83,658 Vehicle Lease</p>
<p>Sports Complex \$121,440 Astro Turf</p>	<p>Tree Removal Co. \$25,000 Bobcat Loader</p>	<p>Entertainment Center \$60,749 Telephones & Sound Eq.</p>
<p>Oil/Gas Company \$4,200,000 Oil/Gas Equipment</p>	<p>Engineering Co. \$24,062 Copiers & Server</p>	<p>Optometrist \$27,390 Retinal Camera</p>

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Special Rate Program

Questions and Observations for Clients:

- 1) Will you be having any major capital expenditures in the future?
- 2) What are your cash flow realities and projections?
- 3) Would a lower monthly payment be helpful?

Benefits for Clients:

- 1) Lower Monthly Payments
- 2) Tax Advantages

Benefits for Credit Unions:

- 1) **INCREASED LOAN PRODUCTION**
- 2) Competitive Edge Over Other Banks, Credit Unions and Manufactured Based Lease Companies
- 3) Client Relations: Payment Stream Still Comes Direct to the Bank
- 4) Extended Service Portfolio (Loan and Lease Options)

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Special Rate Program

The **Special Rate Program** offers your credit union the following benefits:

- Preferred Rates for Your “Best” Clients
- Preferred Rates for Your Credit Unions
- Increased Loan Production
- A Competitive Edge Against Your Competition

The Special Rate Program can save clients up to 4%* on the credit union’s initial interest rate.

Term (mos)	Lease Rate	Credit Union Rate	Payments at Closing	Buyout (Residual)
24	4% Below Credit Union Rate	Individual Standard Loan Rate	First & Last Months	10%
36	3% Below Credit Union Rate	Individual Standard Loan Rate	First & Last Months	10%
48	2% Below Credit Union Rate	Individual Standard Loan Rate	First & Last 2 Months	10%
60	2% Below Credit Union Rate	Individual Standard Loan Rate	First & Last 2 Months	10%

*Subject to final credit approval by the bank.

The Special Rate Program applies to all types of new or used equipment. Recent transactions range from \$50,000-\$950,000.

- Commercial/Office: Computers, copiers, fax machines, furniture, phones
- Industrial: Forklifts, CNC machines, lathes, presses, cranes, trailers
- Medical/Dental: EKG machines, x-ray, cosmetic surgery, lab equipment
- Sale Leasebacks: Refinance existing equipment for working capital

Our efficient, personal service provides quick responses with these simple steps:

1. WRG makes arrangements for the CREDIT UNION to purchase each lease on a recourse basis at the rate the CREDIT UNION desires from the CLIENT.
2. WRG provides the CLIENT a lease rate that is at least 2% below the CREDIT UNION's rate.
3. WRG prepares the lease documents.
4. CLIENT signs lease documents and makes closing payments to WRG.
5. CLIENT orders equipment from their vendor and takes delivery.
6. CLIENT authorizes WRG to pay the vendor after the CLIENT confirms that the equipment is acceptable.
7. CREDIT UNIONS purchases remaining lease payments from WRG at CLIENT'S loan rate. CREDIT UNION records the transaction as a loan.
8. WRG pays the vendor for the equipment, including any sales tax or the CREDIT UNION pays the vendor and WRG issues a check to the CREDIT UNION at closing for the interest shortfall.
9. Client makes remaining lease payments directly to the CREDIT UNION.
10. Client makes Buyout payment to WRG to purchase the equipment.

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Special Rate Program

Here's How It Works...

Client 1 Healthcare

Needs **\$100,000** for
Office Equipment

Using the Special Rate Program the credit union offers client a 36 mos. rate of 9%, Wirt offers client 6% (3% below credit union rate). Client's monthly payment drops from \$3,180 to \$3,042.



Client 2 Precision Machining

Needs **\$300,000** for
CNC Equipment

Using the Special Rate Program the credit union offers client a 60 mos. rate of 8%, Wirt offers client 6% (2% below credit union rate). Clients monthly payment drops from \$6,083 to \$5,800.



Client 3 Automotive/ Industrial Supplier

Needs **\$600,000** for
Racking System

Using the Special Rate Program the credit union offers client a 60 mos. rate of 7%, Wirt offers client 5% (2% below credit union rate). Clients monthly payment drops from \$11,881 to \$11,322.



Consider The Wirt-Rivette Group!

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Commercial Property Programs

Questions and Observations for Clients:

- 1) Every commercial client either owns or leases.
- 2) Are you renting today?
- 3) Would you like to own your building?

Benefits for Clients:

- 1) Property Ownership
- 2) Diversify
- 3) Retirement
- 4) Business Sale

Benefits for Credit Unions:

- 1) **INCREASED LOAN PRODUCTION**
- 2) Competitive Edge Over Other Financial Institutions and Manufacturer Based Lease Companies
- 3) Extended Service Portfolio (Loan and Lease Options)

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Commercial Property Programs

The Wirt-Rivette Group can provide up to 100% financing on commercial real estate.



Equity Builder™ Program: This program provides up to 100% financing on commercial real estate. You can purchase a new building or build new.

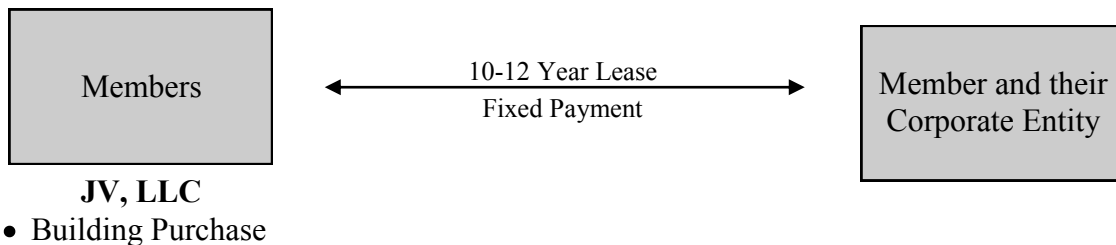
Equity Builder™ Commercial Purchase

- **Scenario: LLC Member and Wirt Purchase the Building**

The Wirt-Rivette Group (WRG) and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

WRG/Steve Wirt and PM/owners are members in the LLC. The PM percentages are normally up to 50% and are based on credit.

The member's corporation and the members personally sign a 10-12 year lease with the JV, LLC.



Sale Leaseback: This program allows you to leverage your existing property to acquire capital to grow and expand your business. With the sale leaseback program there is a negotiated buyout at the end. Once the buyout is paid the client then owns the building. This can be used for real estate, equipment or both. 100% financing may be available.

Lease Purchase: With this program WRG purchases the building and leases it back to the client for a fixed term with a negotiated buyout at the end. Once the buyout is paid the client then owns the building. 100% financing may be available.

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Equity Builder™ Program

**“Consider The Wirt-Rivette Group” and
Own Your Building with No Money Down**



Why pay rent when you can own?

Equity Builder™: Up to 100% Financing

The Wirt-Rivette Group and client form a LLC that owns the building and leases it to the client's business for a fixed term, usually 10-12 years. At the end of the lease term, the LLC member own the building based on their sharing ratios in the LLC.

1. No money down from the client.
2. Client can buy Wirt out any time after 36 months of the initial 10-12 year term.
(Based on dual appraisals and mutual agreement)

In addition to these options, The Wirt-Rivette Group can customize an ownership program for your specific needs. For example, land contracts can also be designed that allow you to enjoy the benefits of owning instead of renting.

Recent Equity Builder™ Transaction



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Equity Builder™ Scenarios and Options

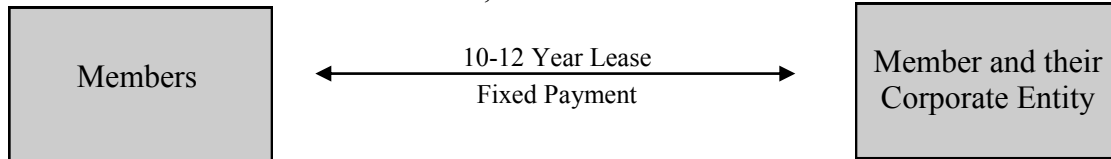
Equity Builder™ Commercial Purchase

Scenario: LLC Member and WRG Purchase the Building

The Wirt-Rivette Group (WRG) and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

WRG/Steve Wirt and PM/owners are members in the LLC. The PM percentages are

The member's corporation and the members personally sign a 10-12 year lease with the JV, LLC.



JV, LLC

- Building Purchase

Equity Builder™ Commercial Purchase

Scenario: LLC PM's Responsible for their Lease Space and The Wirt-Rivette Group

The Wirt-Rivette Group (WRG) and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

The member percentages will be based on the PM's respective square footage percentages of the total building. These percentages will be detailed in the purchasing LLC's Operating Agreement.



JV, LLC

- Building Purchase
- Members' Percentages reflect their sq footage

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Equity Builder™ Scenarios and Options

The Wirt-Rivette Group Equity Builder™ Joint Venture; Commercial Real Estate and Leasing Program Benefits for Building Owners

The Equity Builder™ provides opportunities through various structures for builders, partners, lessees and prospects to purchase or build a building instead of paying rent.

In today's and the future's challenging commercial property market and regional economy, it can be difficult to sell your building/property in the timeframe owners have established.

If you are an owner of a building and want to **sell it today**, the Equity Builder™ Program can help you do that, while also providing a future opportunity to benefit from today's sale through **equity** in the LLC used to purchase your building.

For Example:

- Building listed at \$600,000
- WRG Joint Venture, LLC offers \$475,000
- Seller and WRG agree to a "value" price of \$550,000 and a purchase price of \$475,000
- Seller agrees to take the difference between "value" price and the purchase price as a percentage in the WRG portion of the LLC

JV, LLC

•PM/Lessee	Up to 50%
•WRG	_____ %
•Seller	_____ %

Financial and Personal Information Required to Begin the Process

- | Current Business | Personal Information | Transaction Framework |
|--|--|---|
| <ul style="list-style-type: none"> • 3 years of corporate tax returns • Current YTD P&L • The business is usually profitable and/or has a positive business plan and financials/cash flow • Details on the appreciation value of the property and the regional economic outlook • Copy of business plan if new business • Bank and vendor references | <ul style="list-style-type: none"> • 3 years of personal tax returns • Current personal financial statement • Pledge of net assets; property, homes, stocks, bonds, life insurance etc. (as required) • Co-signors: if required-current personal financial statement, pledge of net assets-same as above • Completed credit application and credit review | <ul style="list-style-type: none"> • Term: the term framework for these transactions is usually 10-12 years. Structuring the term is based on the actual and projected cash flows from the business. Additionally, the amortization can be modified based on the projected appreciation of the building/property. • The Equity Builder™ can also be used to support projects where the bank is providing the majority of financing. The program can be used to finance the down payment. • Documents and Legal: A fee letter, commitment letter, environmental study, appraisal and a building lease are key documents that will be provided and required. |

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Residential Financing

Helping People—Saving Homes

The Wirt-Rivette Group
is helping people save their homes.

- ◆ Pending Foreclosure
- ◆ Sheriff Sale Purchases
- ◆ Challenged Credit and
Bankruptcy: Loan Modification



Our residential financing programs are available
for people who are committed to staying in their
home. Programs include:

- ◆ Land Contract
- ◆ Lease Option
- ◆ Others as Required

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Program Overview

Transactions: The Wirt-Rivette Group works with various partners on a variety of transaction types to include:

- Commercial Property Lease Financing
- Equipment Lease Financing
- Accounts Receivable Financing

Transaction Size: Minimum \$3,000

Financial Information: The Wirt-Rivette Group requires full financial disclosure for all transactions submitted.

Working with Wirt will provide you with fast, timely and efficient service to help you “get the deal done”.

Frequently Asked Questions

How do I begin working with WRG? You can begin working with WRG today! We are very flexible and are ready to review deals with you when you are. We can provide you with any of our necessary marketing material right away.

Can you provide me with training on your programs and services? WRG believes that old fashioned face-to-face interaction is best. We look forward to working with various partners and offering them training on our programs. This allows us to interact on a more personal level with our partners and they can meet our entire team that will be working with them on their transactions.

What is your turnaround time? Once we receive all the necessary financial and other related documents we can provide a credit decision within 24-48 hours. Commercial property transactions close within 30-60 days.

How do I stay informed about the status of my application(s)? Please contact us at 800.777.9478 or ssakon@wirtrivettegroup.com.

Please do not hesitate to contact us if you have any other questions or would like additional information on our programs.

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Sault Ste. Marie, MI 49783
906.635.9910

August 7, 2007

Wirt Financial & Leasing Services
909 Washington Ave.
Bay City, MI 48708

Old Mission Bank has worked with Steve Wirt and Wirt Financial & Leasing Services to help our clients and our bank by expanding our service portfolio to include equipment leasing and real estate financing options available through Wirt.

Working with Wirt has provided Old Mission Bank with the following benefits: increased loan production, retaining clients, and additional programs and services.

We have worked with Wirt to help local municipalities, vendors, and current clients with alternative sources of financing. Each transaction has been coordinated by Wirt in a very timely and efficient matter to best serve the needs of our clients.

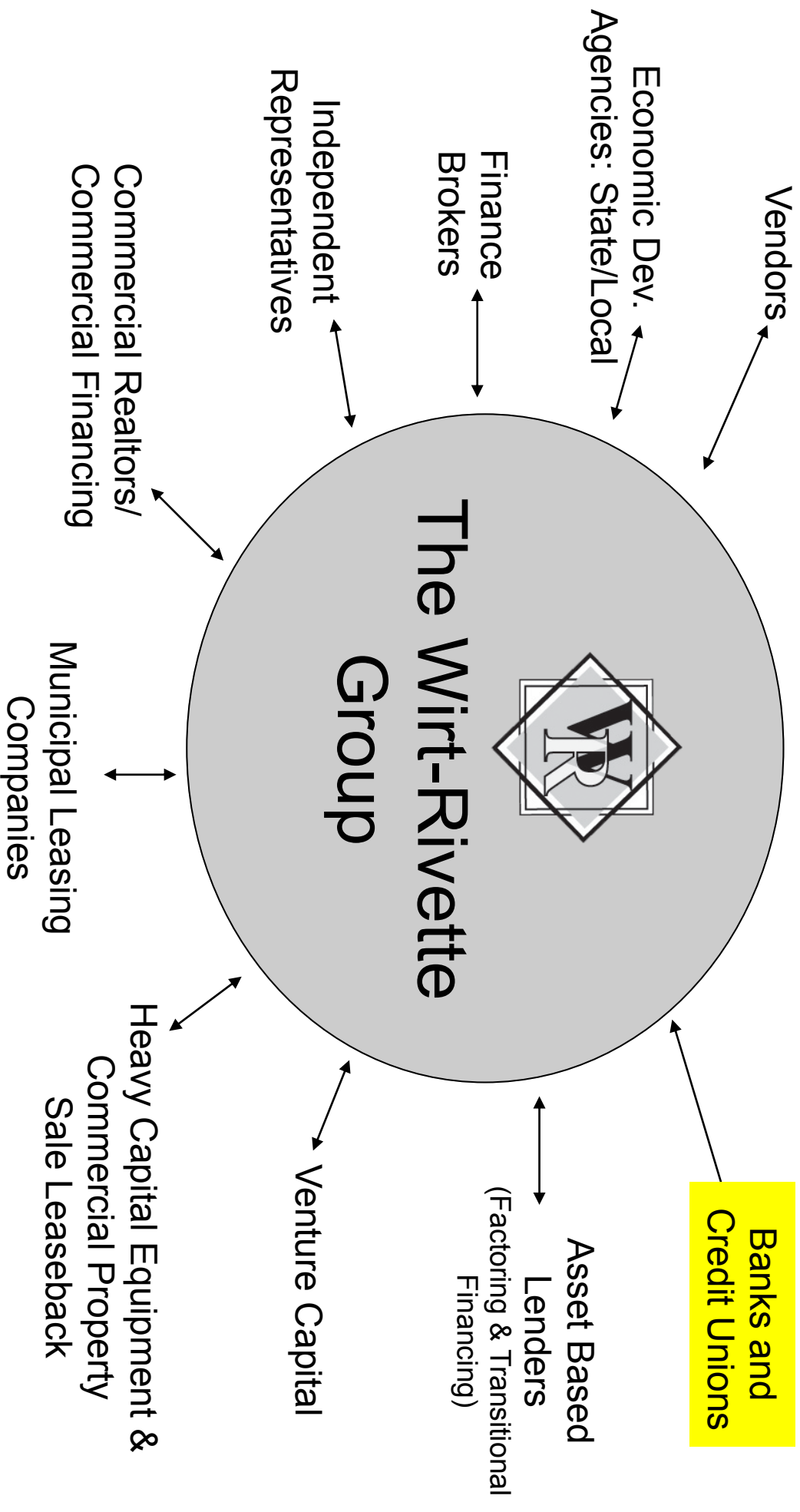
I would highly recommend Wirt Financial & Leasing Services to our customers. Please feel free to contact me for a reference 906.635.9910.

Sincerely,

A handwritten signature in black ink that reads "David E. Firack". The signature is written in a cursive style with a large initial 'D'.

David E. Firack
President/CEO
Old Mission Bank

Finance Programs and Partners



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