

BAYSTONE

Specialists in
Government
Finance



BAYSTONE FINANCIAL
GROUP



About Baystone

Who We Are

Founded in 1987, Baystone Financial Group, affiliated with Kansas State Bank of Manhattan, is **one of the largest municipal finance teams in the country**. We support the work of thousands of fire departments, school districts, and municipalities throughout the United States.

At Baystone, we understand our clients keep communities running. Our respect for the value of their work pushes us to be **prompt, accurate, and straightforward** in everything we do. Our job is to do more than just provide cost-effective funding; it is to develop **long-term relationships** that **enable our customers to enhance their communities** year after year.

How We Serve

Our specialty is **government financing**, which allows municipal entities to buy **essential equipment** through manageable installment payments.

We ensure **low rates** and quick credit responses. And with Baystone, you can count on **customized financing solutions, quick quote turnaround, in-house legal review** and no hidden fees.

Government Financing

Government financing with Baystone allows municipalities to purchase vital equipment and property through **installment**

payments, with no large, up-front cash outlays. As payments are made, the municipality – which maintains ownership of the equipment – builds equity in its investment.

Unlike captive lending programs, Baystone finances both **new and used equipment, from any manufacturer.** From **big-ticket items** such as vehicles and buildings, to **essential smaller purchases** like

copiers and computers, we get our clients what they need.

We work with:

- **vendors** who want to offer their customers a fast, clear-cut financing process;
- **municipalities** that need a partner with a solid lender; and
- **brokers** who need financing options their customers can count on.



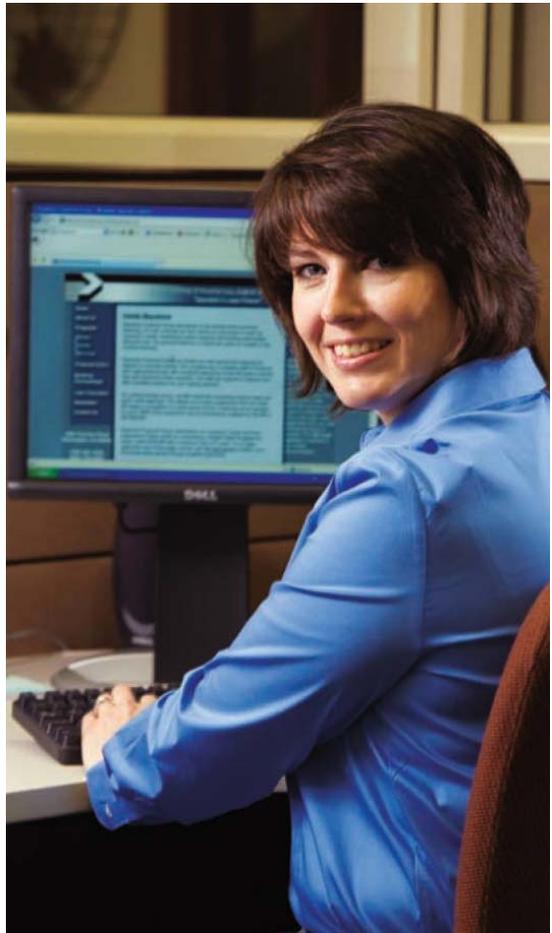
Simple Funding Program

With our industry-leading Simple Funding Program, we have made the government financing process **quick and uncomplicated**.

For qualified transactions, our clients complete a **one-page credit application** and submit **two years of financial history**. Once credit is approved, we prepare the contract with **no legal opinion required**, saving both time and money.

We provide financing for municipalities, including:

- Public Schools
- Fire Departments
- Public Health & Safety
- Special Districts
- Public Works
- Authorities
- Public Administration





SIMPLE

Application
Contract
Funding
Solutions





1680 Charles Place
Manhattan, KS 66502

800.752.3562
785.537.4806 (fax)

www.baystone.net