- Agricultural
- Commercial
- Construction
- Consumer
- Home Equity
- Home Purchase/Improvement
- Nebraska Energy
- Secondary Market Mortgage
- Loan Calculator

Agricultural Loans

Our loans are designed to meet all of the requirements of today's farmer. Whether it be cattle, equipment, real estate or general operating loans, Home State Bank will provide you with the professionalism you deserve.

Commercial Loans

To assist the growth of our business area, we offer loans tailored to meet each business' particular needs. We offer operating, equipment, real estate, and Small Business Administration loans. Our professional staff will provide the service you and your business deserve.

Construction Loans

Interim line of credit for financing such projects as remodeling, garages, new additions, or the home of your dreams.

Consumer Loans

Auto Loans: Let us put you in the driver's seat of a new or used car with an auto loan. You find the vehicle that's right for you and we'll work out the financing.

Recreational Vehicle Loans: We can provide financing for boats, motorcycles, motor homes and campers.

Personal Loans: Emergencies, taxes and consumer purchases are just a few of the reasons for which we provide personal loans. We will work with you on repayment terms that fit your individual needs and ability to repay. Ask us for details.

Mobile Home Loans: Financing is available for both new and used mobile homes.

Home Equity Loans

People today are realizing tax advantage by using their personal residence as collateral for home, personal or educational loans. Home State Bank welcomes the opportunity to discuss Home Equity Financing and the potential tax savings with you. Let us show you how easy it is.

Home Purchase/Improvement Loans

Whether you're buying your first home, dream home, or vacation hideaway, Home State Bank's mortgage expertise will make it an easier process.

Nebraska Energy Loans

Energy saving loans are offered by the Nebraska Energy office and Home State Bank. You can make any number of home, building and system improvements.

Secondary Market Mortgage Loans

The Secondary Market offers the borrower a wide choice of financing programs including NIFA. To find out more about our secondary programs contact Alan Mueller at alan@hsbonline.com or Andy Mixan at andy@hsbonline.com or call (402) 234-2155.