
Platinum Bank enhances regional economic development through providing entrepreneurs and Minnesota Corporations with well planned and custom tailored loan and cash management products and services.

Platinum Bank’s lending target is $500,000 - $5,000,000.00. Specializing in Commercial Real Estate, Commercial and Industrial Term and Line Loans, SBA, International Trade, Equipment and Business Acquisition.

Sales Management team has 125+ years of combined experience.
A little bit about me…

Marc Cove

• Founder of Platinum Bank
• Serving as its Chief Lending Officer / Market President
• 2015 is my 25th year in Banking / ALL in the Twin Cities
• Serve today on the Minnesota Bankers Association GRC as well as well as several non profit boards.
• Graduate of the University of Minnesota with a major in business administration.
• Born and raised in the Twin Cities.
• LARGE CORPORATIONS RELY FAR MORE ON A VIBRANT SMALL BUSINESS COMMUNITY THAN DOES SMALL BUSINESS RELY ON A VIBRANT “BIG BUSINESS” ENVIRONMENT. MOST JOBS AND PURCHASING POWER LIES IN SMALL BUSINESS.

My quarter century experience on “turning the wheel” of economic development
8 Insights and observations

• ENTREPRENEURS SHOULD BE HAILED, NOT VILIFIED.

My quarter century experience on “turning the wheel” of economic development
DEFINITION OF COMMUNITY HAS CHANGED. THE SMALLEST OF BUSINESS NOW HAS GLOBAL REACH AND SIGNIFICANCE.

“Mr. Hooper did not need to sell to China.”

My quarter century experience on “turning the wheel” of economic development
• **COMMODITY = DEATH**

Value add through people, product or service is a must to survive today.

8 Insights and observations

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• WAGES ARE AS MUCH A FUNCTION OF ATTITUDE AS THEY ARE APTITUDE.

With commodity dead, it's not just what you do, it's how you do it. Difference makers get rewarded on every end of the spectrum.

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8 Insights and observations

- EDUCATION DRIVES EVERY BUS.
  
  - Whether it is strong comprehension of core subjects K-12, technical school or University – educations drives development and wages more than any single other factor.

My quarter century experience on “turning the wheel” of economic development
• IF YOU WANT OTHERS TO INVEST IN YOU, YOU NEED TO INVEST IN OTHERS.

• Can’t expect people to take interest in what you have to sell (personally or professionally) unless you give them a reason to buy.

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8 Insights and observations

• LEAD YOUR CIRCLE OF INFLUENCE BY EXAMPLE.
  • Treat employees as you would expect to be treated.
  • Love your children and show them the way.
  • Take time to give back in some fashion.
  • Enjoy the ride.

My quarter century experience on “turning the wheel” of economic development
QUALITY OF LIFE MATTERS!
NO ECONOMY HAS EXCELLED IN A PERPETUAL STATE OF UNHAPPINESS.