

## BUSINESS SOLUTIONS

We've partnered with Newtek Business Services, Inc., to ensure that your business is able to reach its full potential and succeed. Newtek can give your business a competitive edge when it comes to meeting your merchant processing, payroll services, web hosting, and eCommerce needs. With Newtek and NavyArmy, you can relax knowing your business is in good hands.

### MERCHANT SERVICES

- Credit and Debit Card Acceptance
- Electronic Check Services
- ACH Processing
- Cloud Processing
- Electronic Gift and Loyalty Program

### PAYROLL SERVICES

- Single-Point-Of-Contact Support
- 24/7 Online Input and Access to Reports
- Secure Storage of Payroll Data
- Direct Deposit of Payroll
- Payroll Register and Management Reports, Year-End Reports and Tax Management

### WEB SERVICES

- Web Hosting
- Web Design and Development
- Digital Marketing / Search Engine Marketing
- Data Storage & Backup
- End-To-End eCommerce Solutions

To view a complete list of services offered through Newtek, visit [navyarmyccu.com/products-services/business-banking/](http://navyarmyccu.com/products-services/business-banking/)

# OPEN A BUSINESS ACCOUNT TODAY!

## BUSINESS ACCOUNT SERVICES:

- > Checking Account
- > Night Deposits
- > ATM Deposits
- > Wires
- > Business Debit Card
- > Bulk Deposits
- > Online Banking
- > Mobile Banking
- > Deposits until 6:00PM
- > Immediate Credit on Deposit\*
- > Electronic Bill Payment through ePay
- > And the best personalized service in town!



# BUSINESS BANKING

THE CHOICES YOU  
NEED

AND THE VALUE

YOU DESERVE

# NavyArmy

COMMUNITY CREDIT UNION

\*In accordance with the Funds Availability Policy

## BUSINESS CHECKING

Every business is unique and requires a savings and checking account designed to fit its unique needs. NavyArmy gives you the choices you need and the value you deserve.

### SIMPLE CHECKING

- \$20.00 Minimum Opening Deposit
- Up to 50 Monthly Transactions
- \$2,500 Average Daily Balance\*
- Non-interest bearing
- \*\$5.00 Monthly Fee (applied when average monthly balance not met)

### PLUS CHECKING

- \$20 Minimum Opening Deposit
- Up to 100 Monthly Transactions
- \$5,000 Average Daily Balance\*\*
- Non-interest bearing
- \*\*\$15 Monthly Fee (applied when average monthly balance not met)

### ANALYSIS CHECKING

- Non-interest bearing account
- Offset banking fees with the balance maintained in the business account(s)
- Monthly banking fees are determined by usage

BUSINESS CHECKING	SIMPLE (SMALL BUSINESS)	PLUS (MIDSIZE BUSINESS)	ANALYSIS (LARGER BUSINESS)
MONTHLY FEE	\$5	\$15	SEE OUR BUSINESS ACCOUNT FEE SCHEDULE
AVERAGE DAILY BALANCE TO AVOID FEE	\$2,500	\$5,000	
MINIMUM OPENING DEPOSIT	\$20.00	\$20.00	
MONTHLY TRANSACTION LIMIT	50	100	
PER TRANSACTION CHARGE OVER LIMIT	\$0.20	\$0.20	
CURRENCY DEPOSITS	\$5000 DAILY LIMIT, \$1 PER \$1,000 OVER LIMIT	\$5000 DAILY LIMIT, \$1 PER \$1,000 OVER LIMIT	
COIN DEPOSITS	\$100 DAILY LIMIT, \$1 PER \$100	\$100 DAILY LIMIT, \$1 PER \$100	

## BUSINESS DEPOSIT ACCOUNTS

### BUSINESS SAVINGS

Business Savings is the first step to gaining access to a wide array of services tailored to meet the needs of businesses like yours. Competitive dividends and a low minimum balance make financial management simple and cost-effective.

### MONEY MARKET

- A money market account earns a higher yield than a share account
- Only \$2,000 is required to open and maintain a money market account
- Your money remains liquid in the money market account
- Minimum \$500 withdrawals
- Unlimited in-person withdrawals; unlimited deposits
- Limit six withdrawals or transfers to another credit union account by means of check, check card, or similar order payable to third parties per month

### CERTIFICATE OF DEPOSITS

Looking for a safe and secure way to invest your money? Consider a Certificate of Deposit (CD) with NavyArmy. It's low-risk, short-term, pays you dividends and we consistently have some of the highest CD rates in the nation. This means your money is kept safe for a set amount of time, insured up to \$250,000, and NavyArmy will pay you interest on your deposit. With as little as \$1,000, you can invest in a CD for 3 to 36 months. Earning interest and helping you save - that's the NavyArmy way!

## BUSINESS LOANS

NavyArmy cares about our business community and its growth. Our local decision makers work directly with you to meet the needs of your business.

### COMMERCIAL REAL ESTATE LOANS

- Non-Owner Occupied 1- 4 Family Residential Properties
- Multi-Family Structures/Complexes Containing 5 or More Units
- Commercial and Industrial
- Business Use Vehicles
- Line of Credit Construction and Development Loans

### CONSTRUCTION AND DEVELOPMENT LOANS

- Residential/Commercial Construction

### CONVENIENCE SERVICES

- Online Banking
- Mobile Banking
- Merchant Services
- Debit Cards
- Business ePay

[navyarmyccu.com/products-services/business-banking](http://navyarmyccu.com/products-services/business-banking)