

A GUIDE FOR BUSINESS ACCOUNTS FROM AVADIAN CREDIT UNION

Manage Your Business's Finances With Help From Avadian



From loans and credit cards to checking and savings accounts, take a look at all the **ways we can help** you manage your business.

avadian
CREDIT UNION



SPEND LESS TIME
MANAGING YOUR
FINANCES AND MORE
TIME GROWING
YOUR BUSINESS



As a small business owner, you're looking for a financial institution who understands you, your business, your needs, and your vision. At Avadian Credit Union, that's what we want too. We want to understand your business, where it's been, and where you're wanting it to go. We strive to embody the credit union philosophy of "people helping people," so we understand the importance of service. It's probably the backbone of your business, and we know it's the backbone of ours. *We want to work to meet your business's specific needs – not offer a cookie-cutter approach.*

In this ebook, we'll take a look at the products and services Avadian Credit Union offers that can help take your business to the next level. We'll start with loans and credit cards and then look at checking and savings accounts. We'll close by examining a few things that go beyond accounts and loans that we offer that make running your business a little easier.

FIND THE RIGHT LOAN TO POSITION YOU FOR SUCCESS

There's no one-size-fits-all plan for growing a business. It looks different for every business. And that's true for *your* business. Maybe you're looking to expand into new markets. Maybe you need to add services, equipment, or staff. Maybe you need to move.

No matter what your situation is, Avadian's business lending experts would love to walk with you as you find the best way to take your business to the next level. Our experienced specialists can help you figure out which of our many loans and lines of credit will best position you for success.

They can walk you through the following:

- Commercial real estate loans
- Construction loans
- Rental property loans
- Installment loans for vehicles and equipment
- Lines of credit (secured and unsecured)





An Avadian Visa Business Rewards Credit Card is a helpful tool for managing your business expenses. As you might have guessed from its name, it offers rewards. You'll earn points when you use your Rewards Visa that can be redeemed for travel rewards, gift cards, or even cash. And there's no annual fee or balance transfer fees – and it all comes with a great low interest rate.



Check it out:

- Rewards points that can be redeemed for travel, gift cards, or cash
- Contactless payment at compatible locations with tap-and-go technology
- Enhanced fraud protection with an embedded chip that improves security when used at a chip-activated terminal
- Lost/stolen card reporting available through online banking or the Avadian app
- Fraud monitoring
- Zero liability for fraudulent transactions – you're protected from unauthorized use of your card or account information
- Purchasing power and convenience of using your Visa card at millions of locations around the world

Subject to membership, approval, and creditworthiness.

Business Checking

Your business's checking account is essential in managing your cash flow and budget. It's how you pay the bills. It literally is how you keep the lights on and the "open" sign lit. Most basic checking accounts are, well, basic. Not so with our Business Choice Checking. It goes beyond the basic with your choice of two features on top of these standard features. And if you're looking to earn interest, consider our Business Choice Checking With Interest Account.

Everything listed as "standard" below comes, you guessed it, standard. You get two selections from those labeled as "choices" to tailor the account to meet your business's needs. And you can change those choices for a \$10 fee if your business's needs change.

FEATURE	STANDARD/CHOICE	ACCOUNT	FEE/LIMITATION
Minimum average daily balance required to avoid monthly service fee	\$0 – Standard	Business Choice Checking	None
Minimum average daily balance required to avoid \$15 monthly service fee	\$2,500 (or combined \$15,000 in deposit and loan balances) – Standard	Business Choice Checking With Interest	\$15 if minimum average daily balance not met
Minimum average daily balance required to earn dividends	Standard	Business Choice Checking With Interest	\$2,500
Business Visa Debit Card	Standard	Both	Free
Online and Mobile Banking, including mobile deposit (upon approval)	Standard	Both	Free
e-Statement	Standard	Both	Free; simply sign up within online banking
Courtesy Pay	Standard	Both	<p>A \$30 fee is assessed for each transaction we cover through Courtesy Pay.</p> <p>You pay no fee if the transaction results in your account's available balance being overdrawn between \$.01 and \$10.00.</p> <p>You a \$30 fee if the transaction results in your account's available balance being overdrawn in excess of \$10.</p> <p>See https://www.avadiancu.com/personal/build/personal-checking/overdraft-solutions/overdraft-solutions-faqs for more.</p>
Access to Avadian ATMs + 30,000 more in the CO-OP Shared Branch Network	Standard	Both	Free

Chart continued on next page>>

FEATURE	STANDARD/CHOICE	ACCOUNT	FEE/LIMITATION
Refunds for non-Avadian/ CO-OP Shared Branch ATMs nationwide	Choice	Both	Up to \$10 per month (receipts must be submitted within 90 days)
Wire transfers	Standard	Both	\$45 for outgoing international transfers
	Standard	Both	\$15 each for incoming and outgoing domestic transfers
	Choice	Both	Two free incoming/outgoing domestic transfers per month
First 250 items deposited free per month	Standard	Both	A \$0.29 per item fee will be charged for more than 250 per month.
	Choice	Both	Additional 250 (for a total of 500 free); a \$0.29 per item fee will be charged for more than 500 per month
\$7,000 in cash deposited free per month	Standard	Both	A \$0.20 per \$100 fee is charged if you deposit more than \$7,000 cash per month.
	Choice	Both	Additional \$3,000 (for a total of \$10,000); a \$0.20 per \$100 fee will be charged for more than \$10,000 per month
Bill Pay	Choice	Both	Free (\$5.95 per month if choice not selected)
Bonus rate on Business CDs	Choice	Both	+0.10 on the APY (i.e. from 0.50% to 0.60% APY; cannot be applied to CD Specials or combined with other offers)
Three free cashier's checks per month	Choice	Both	\$3 each if choice not selected

With a Business Choice Checking account, you'll have access to Mobile Deposit through our online banking app on your smartphone or tablet. With just a few taps on your screen and pictures of the front and back of the check you want to deposit, you're done. No trip to the branch. No finding a pen to fill out a deposit slip. It's really that easy.

But that's not all you can do right from your computer or phone. Transfer funds. Pay bills. Make loan payments. View e-Statements. Manage debit and credit cards (freeze, block, add travel notifications). Track your spending, savings, and more with Money Manager. Create alerts for your accounts. Submit a request to open a new account or start the loan application process. Add it all up, and you've got the power to manage your accounts with a few clicks or taps.

CHOOSE THE OPTION THAT FITS YOUR NEEDS



Your business's savings account is the foundation of your relationship with Avadian. As a credit union, we're member-owned, and your savings account is your buy-in (that's why we also call them "share accounts"). Because we're member-owned, we return our profits back to our members in the form of higher rates on deposit accounts, lower rates on loans, and lower and fewer fees.

It is imperative that the cash your business generates works for you. And while you may put some in long-term investments, it's also important that all of it is accessible to you while it grows.

Business Savings Account. The Business Savings Account requires a minimum opening deposit of just \$5 and a minimum balance of \$100 to earn dividends.

As we said earlier, the Business Savings Account is the foundation of your relationship with Avadian, which means opening one gives you the opportunity to open other savings accounts too – like our Business CDs (Certificates of Deposit) and a Business Money Market.

Business CDs. A Business CD is a great way to put some money aside for a duration of your choosing and earn a higher rate than our Business Savings Account pays. CDs offer security, a specific interest rate, and maturity date (from three to 60 months), so you'll always know how much money you have and when you'll be able to access it without penalty. CDs are ideal when you have money you don't need immediately but don't want to tie it up in an investment. Business CDs are available with a minimum initial deposit of \$1,000.

Business Money Market Account. A Business Money Market Account offers a higher interest rate than a Business Savings Account while still giving you access to your funds (you can write up to six checks per month). It's perfect when you want to create an emergency fund or explore investment options. Business Money Market Accounts require a minimum opening deposit of \$2,500.

The Digital Tools You Need



From the phone in your hand or the computer in front of you, Avadian's online and mobile banking for business has everything you need to manage your business's finances.

Your Avadian Business Account unlocks access to online and mobile banking, putting the tools you need right at your fingertips.

Online banking gives you access to Autobooks, online Bill Pay, Money Manager, e-Statements, and so much more.

Autobooks saves you time and helps you accelerate cash flow by helping you with creating and sending invoices and requesting, accepting, and tracking payments. Standard Autobooks services are free, and an upgraded package includes accounting and reporting tools and is available for \$9.99 per month.

Online Bill Pay makes it easy for you to make account-to-account transfers, schedule payments, and even pay employees, including payroll deposits to multiple accounts. Online Bill Pay is free if you choose it as an option on your **Business Choice Checking Account**. If you prefer other choices, you can pay \$5.95 monthly for Online Bill Pay.

Online and mobile banking for business also allows you to...

- view transactions and balances,
- access funds from lines of credit,
- make loan and credit card payments,
- track your spending, savings goals, and more with Money Manager, and
- more

Check out our **Business Online Banking FAQs** to learn more.

Enroll in Online Banking Now

OTHER WAYS WE CAN HELP



Whether you're a health practice, a wholesaler, a distributor, or a retailer, you know how you want your business to run. You know the individual challenges and goals you face every day.

We're here to help you address those challenges – and make things a bit smoother along the way.

From payment solutions that help you expedite your cash flow to payroll services so you can pay your employees, Avadian has the services you might expect can only come from a “big” bank – and from the same dedicated staff who knows your name.

- Merchant services, powered by Clover®, make it easier for your customers to pay you via credit and debit cards, gift cards, or check (made easier with electronic check conversion).
- Payroll services through a partnership with Paychex make managing your payroll fast, affordable, and efficient.
- Remote Deposit Capture allows you to deposit checks without a trip to the branch.

Let's Talk

Our dedicated team of business service professionals are ready to help you.

Start by scheduling a free review of your finances to determine the best products to fit your business. We can help devise a plan to get you where you want to be. Contact us at

1.800.874.3925 or **businessservices@avadiancu.com**. To learn more about our

Business Services, visit **avadiancu.com/businessservices**.



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