



Business Solutions to fit your unique needs

Quick and easy access to capital and financial services is crucial for businesses. However, many financial institutions don't offer the affordable and personalized services that your business needs. Ideal CU is different.

Ideal CU offers a complete line of services specifically designed for your unique business needs. And since Ideal CU is a member owned not-for-profit financial institution, our profits are returned to our members in the form of better rates and services.

Lending Solutions

Visa Platinum Business Credit Card

Smart money management is essential to the success of any business. With its purchasing convenience, available credit, and detailed reporting, Ideal CU's Visa® Platinum Business Credit Card offers a convenient way to pay for everyday business expenses – plus it has features designed to help you manage your business finances more efficiently. Credit lines start at \$5,000 and are subject to credit approval. Card benefits include:

- A low, variable rate
- No annual fee
- 25 day interest-free grace period
- Simplified online account management
- Preset purchase limits for greater control over employee spending
- Emergency cash and card replacement
- Travel Accident Insurance
- And so much more!

Term Loan

A term loan is a convenient way to borrow for equipment, facilities, real estate or a variety of needs for your business.

- Business term loans are set up so that repayment is made over time from the cash flow generated by your business.

- Finance longer-lived assets or for expansions and lease hold improvements

Business Real Estate

Ideal CU offers competitive financing for business real estate, including the purchase of existing buildings or refinancing current loans for:

- Business properties, both owner and non-owner occupied
- Rental housing, apartment buildings, or combination business/residential properties
- Construction loans

Checking Choices

One size does not fit all. That's why Ideal CU offers three unique checking accounts to meet the needs of your business. Together we assess your needs, then help determine the right mix of accounts and services to make the most of your financial resources. Whether you're just opening your doors or looking for new and unique ways to better manage your cash flow, Ideal CU has the solution for you. Ideal CU benefits include no daily cut-off time for deposits made during regular business hours and depositing up to 99 checks equals only one transaction.

Optimum Business Checking

This premier business account has a \$2,500 minimum balance and tiered interest rates,¹ so the more you save, the more you earn! This account includes 150 free transactions per month and offers a variety of other perks. If you're looking for a superior business account with a lot of extras, Optimum Business Checking is a great option!

Simply Business Checking

This no-hassle checking account makes doing business easy. It has a low \$750 minimum balance requirement, allows you to conduct 75 free transactions per month, and earns a competitive APY.¹ If you need a flexible business checking account, the Simply Business Checking is a great choice!

Cooperative Checking

Specially designed for clubs, organizations and non-profits that have minimal transactions, this account includes 25 free

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transactions per month and no minimum balance requirement. If your specialized organization needs a checking account with all the essentials, this may be a perfect fit.

Savings Options

Share Savings³

Be prepared for business emergencies – big and small – with money from your Share Savings. This flexible interest-bearing account has a minimum balance of only \$1, so you can access the majority of your money at any time.

No Interest/No Dividend Savings Account

Some organizations require funds to be deposited into a no interest/no dividends savings account, per business resolution requirements. Ideal CU supports our clubs, organization, and non-profits by providing this account option.

Premium Money Market⁴

Enjoy the peace of mind of putting your business earnings in a safe place that earns a competitive APY.¹ Our premium money market account rates are tiered, so the more you

save, the more you earn!¹ This account allows you to write checks, make deposits, withdrawals, telephone transfers and more – giving you easy access to your cash.

Health Savings Accounts (HSAs)

Are you planning to offer a high-deductible health plan? Or, does your company already offer one? If so, your employees can pair it with an HSA from Ideal CU. Our HSAs have a competitive APY¹ with no fees and no minimum distribution amount. Interest earned on this account is also tax free. With an HSA from Ideal CU your employees can pay for their medical expenses with ease!

Additional Services

In addition to our business checking and savings accounts, and business lines of credit and loans, we offer the following services:

- Business Online Banking
- Business Debit Card³
- Free Ideal CU Online Banking - compatible with Quicken®, and Microsoft Money®
- Free Bill Pay
- Wire Transfers

Business Checking Accounts

	Optimum Business Checking	Simply Business Checking	Cooperative Checking
Minimum Balance Required	\$2,500	\$750	\$0
Monthly Service Fee	\$12 if balance falls below minimum	\$7.50 if balance falls below minimum	\$0
Interest¹	Yes	Yes	No
Transactions and Limitations	150 free transactions per month, \$0.30 for each additional transaction	75 free transactions per month, \$0.30 for each additional transaction	25 free transactions per month, \$0.30 for each additional transaction
Assisted Transfer Fee - Funds transferred within the same member number into your checking account by an Ideal CU Representative on your behalf	\$6	\$6	\$6
Business Debit Card²	Daily Point of Sale (POS) transaction limit is \$2000. Ideal CU ATMs - Free Non-Ideal CU ATMs - \$3.50 for each withdrawal or balance inquiry; daily ATM withdrawal limit is \$500.	Daily Point of Sale (POS) transaction limit is \$2000. Ideal CU ATMs - Free Non-Ideal CU ATMs - \$3.50 for each withdrawal or balance inquiry; daily ATM withdrawal limit is \$500.	Daily Point of Sale (POS) transaction limit is \$2000. Ideal CU ATMs - Free Non-Ideal CU ATMs - \$3.50 for each withdrawal or balance inquiry; daily ATM withdrawal limit is \$500.
Overdraft Transfer Fee - Automatic transfer made from Share Savings when there are non-sufficient funds in your Ideal CU Checking	\$6	\$6	\$6
Bill Pay	Free	Free	Free
Paper Statement	\$5	\$5	\$5

1. Annual Percentage Yield (APYs) are subject to change. For current rates visit www.idealcu.com.
 2. Inactive Cash & Check card fee is \$4.00 per card if card is not used at least once per month.
 3. Ideal CU ATMs - Free/Non-Ideal CU ATMs - \$3.50 for each balance inquiry and/or withdrawal.
 4. \$1,000 minimum to open, \$10 monthly fee if average monthly balance is less than \$1,000.

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Merchant Card Services

To gain a competitive edge or build your clientele, accepting credit and debit cards as a form of payment is essential for most companies. By partnering with Total Merchant Concepts, Inc., Ideal CU will assist you in setting up a Merchant Account. We will help you simplify your procedures and increase your business performance. Even if you already have a credit card terminal, consider a free cost analysis of your current provider, and see if we can save you money!

Merchant Card Services can provide your business the following:

- Ability to accept Cards - Credit and debit cards including Visa, Mastercard, Discover and American Express
- Equipment - Terminals, printers, pinpads, checkreaders and wireless options
- E-Check Verification - Compares your customers' personal and check information with a national checkwriters database (both positive and negative)
- ACH Check Conversion - Turns an ordinary check into an electronic transaction
- E-Commerce Solutions - Fax/mail/phone in real time or delayed authorizations; web-based credit card terminals
- Processing Solutions - Touch-tone approvals, software available with various platforms, no double-entry while using Quickbooks

Act Today!

To learn more about Ideal CU's Business Accounts, call 651-747-8900 or 800-247-0857. To open an account, apply online or stop by one of our locations today – it's that easy!



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



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