

# COMMERCIAL SERVICES

## BUSINESS LENDING

### COMMERCIAL REAL ESTATE

Real estate loans are available for the purchase or refinance of commercial property.

### EQUIPMENT LOANS

A fixed term loan can be used to purchase items such as equipment or vehicles, expand your business or consolidate business debt.

### LINES OF CREDIT

Establishing a Line of Credit can provide convenient access to cash whenever your business needs it. It can be used for anything from routine purchases to daily cash flow management or as a source of emergency funds.

### CREDIT CARDS

The purchasing power a business credit card provides is unmatched for everyday expenses, supplies, travel or business entertainment. Your credit line provides the working capital you need with the payment flexibility you desire. Business credit card choices include low APR or rewards.



NMLS ID # 401705



### TECH CU BRANCHES & ATMS

Visit our location locator at [www.techcu.org](http://www.techcu.org) or in the Tech CU Mobile Banking App for branch information and hours.

### CONTACT CENTER

(800) 276-8324

### COMMERCIAL SERVICES DEPARTMENT

10951 Broadway, Crown Point, IN 46307  
(800) 276-8324 x 262

### CU MORTGAGE SERVICE

A Tech Credit Union company. NMLS 401705.  
870 Eastport Centre Dr., Suite 200  
Valparaiso, IN 46383  
(800) 285-0670  
[www.cumortgageservice.com](http://www.cumortgageservice.com)

### TECH CU CORPORATE OFFICES

10110 Randolph Street, Crown Point, IN 46307  
Accounting, Human Resources, Information Technology, Loans & Marketing Departments



Federally Insured By NCUA



## WE ARE HERE TO HELP!

Our local, friendly and knowledgeable team is here whenever you need. We will help you find the banking and lending solutions that are in your best interests. Contact our Commercial Services Department at **800-276-8324, extension 262** today.

## BUSINESS ONLINE SERVICES

### BUSINESS ONLINE BANKING

Designed exclusively for businesses, this service provides enhanced cash management capabilities including one click access to important information, reports and tasks. It is the most convenient way to manage cash flow, view transaction details, transfer funds and more.

### E-STATEMENTS

E-Statements can be downloaded to assist in balancing. You have the ability to view a rolling 18-months of statements (does not include images of checks).

### BILL PAYMENT

Bill Payment allows you to electronically set up a secure online account to make one time or recurring bill payments. You have the ability to view 24-months of bill payment history. It is the most convenient and secure way to manage and pay your bills.

### ACH SERVICES

The ACH payment service streamlines your company's cash flow cycle by replacing paper checks with electronic fund transfers. ACH provides an automated environment for disbursements and collections via Business Online Banking.

### REMOTE DEPOSIT CAPTURE

Remote Deposit Capture enables you to scan and electronically deposit your customers' checks without leaving your office. Nearly any type of check can be processed, including corporate, consumer, cashiers and money orders. Additionally, this service will allow you the ability to deposit checks the same day you receive them, which may provide quicker access to funds.

### CHECK POSITIVE PAY

Check Positive Pay provides the means to both identify and return fraudulent items before the items are paid against your account. Any discrepancies are reported by our system as suspects, which are reviewed by you to determine if the items are to be paid or returned.

## BUSINESS BANKING

### BUSINESS CHECKING

We offer a cost effective account that provides the services you need to manage your day-to-day finances. Record keeping is easy with an end-of-month account statement that details all transactions made during the calendar month as well as your month-end account balance.

### BUSINESS CHECKING PLUS

Designed for businesses that maintain a high checking account balance. This account offers the same features and benefits as Business Checking, PLUS the earning power of a high interest rate. You'll earn one of our highest annual percentage yields (APY), while maintaining flexibility of your funds.

### DEPOSIT ACCOUNTS

A federally insured deposit account is a safe place to hold cash reserves and still maintain easy access to funds while earning interest. Account statements detail all transactions during the month as well as your month-end balance.

- Membership Savings
- Business Money Market
- Public Funds Money Market

### DEBIT CARD

Our debit card can be used to make purchases, withdrawals, and transfers from a Business Checking account. The card is accepted at millions of retail locations and can be used to perform transactions at nearly any ATM.

### MERCHANT SERVICES

We can help your business accept credit, debit, and other cards for payment of products and services. Providing the highest standards of security, 24/7 support, and customized processing options to meet your needs. Our program features a flat rate processing fee, service discounts, and equipment pricing specials.