

# BUSINESS SERVICES



## Business Checking

Fibre and TLC are pleased to offer two Business Checking accounts to meet the needs of any business owner. Both of our Business Checking accounts come with an ATM/Debit Card, night deposit service, and TMC merchant services.

**Business Basic Checking.** This is a great choice for the small business owner looking for a no frills account. Includes free Business Online Banking, with E-Statements, account alerts, and more.

**Business Plus Checking.** The name says it all. Designed for higher volume small businesses looking for great features at a low cost.

- Pays competitive dividends on entire balance
- \$15 monthly fee waived with a minimum daily balance of \$1,500
- 25 free deposit batches (each batch may include cash and multiple checks)
- [Remote Deposit Capture](#)
- 100 free cleared items (checks and ACH debits)
- Free [Business Online Banking](#), including the option to assign multiple users with authority limits
- Link to Quicken or Quickbooks
- Online check images
- Account alerts
- E-Statements

## Savings & Investments

We offer high paying savings accounts to our business members. They are all federally insured, up to a total of \$250,000.

**Business Savings.** Our Business Savings account pays a higher rate than comparable accounts at most financial institutions. You may open additional savings accounts to use for taxes and other expenses.

**Savings Certificates.** If you want to earn a higher dividend rate with the security of a fixed rate of return, a Savings Certificate is the answer. Choose the length of time you want your money invested, from 6 to 60 months. The longer the term, the higher your dividend rate. Open a Savings Certificate with as little as \$500.

Another option is our 18 Month Money Builder Certificate. It only takes \$25 to get started, and you have the benefit of adding funds whenever you like (\$25 minimum).

### **Business Money Market Savings.**

For businesses with \$1,500 or more to deposit, our Business Money Market Savings offers flexibility plus a higher dividend rate. Your funds earn daily dividends at a market rate, compounded monthly, to maximize your return. Your funds are easily accessed with no penalty for early withdrawal.



## Loan Services

Look to Fibre and TLC for the financing you need to grow and thrive. You'll find our rates are competitive, our fees minimal, and our processing fast and efficient.

**Commercial Real Estate.** Let Fibre and TLC help when you're ready to buy or refinance rental property, professional offices, and other types of commercial real estate. Our professional, experienced loan representatives are committed to helping you customize the right loan for your commercial property needs.

- Competitive interest rates and loan costs
- Fixed rate for five years/15 year maturity
- Up to 30 year amortization
- No prepayment penalty

**Business Equipment Loans.** Whether you are looking for a single piece of equipment or a complete fleet, finding the right financing is as important as finding the right equipment.

- Low, competitive rates
- All types of equipment and machinery
- No prepayment penalty or annual fees

**Business Auto Loans.** Finance or refinance the vehicles you need to keep your business rolling.

- Same low rate for new or used (up to 10 years old)
- Up to 100% financing
- Terms to 60 months

**Business Loans and Lines of Credit.** Tap into a ready supply of funds when your business needs it and make payments only on what you use, or borrow a lump sum based on your proven track record and ability to repay.

## Other Business Services

**Remote Deposit Capture.** Using a computer and check scanner, you or your employees can scan and deposit checks directly into your Business Plus checking account.

**Card Processing.** Make it easier for your customers to do business with you and increase your sales by accepting Credit Card and Debit Card transactions. Fibre and TLC offer affordable and reliable card processing for local retailers and merchants. We partner with Total Merchant Concepts (TMC) to give you a strong merchant card solution that will grow with your business.

**Night Depository.** All Fibre and TLC locations have a secure night depository for merchant deposits after hours.

**Contract Collections.** You may arrange with us to receive payments on contract sales you make.

**Wire Transfers.** Send money virtually anywhere during business hours.

**Safe Deposit Boxes.** We offer safe deposit boxes in a variety of sizes at our Main, Ocean Beach, Triangle Center, and Kalama financial services centers.

# Fibre Financial Group

RETIREMENT AND INVESTMENT SERVICES

## Employer Retirement Plan Review.

If you're thinking of starting a retirement plan for your employees, or want to see if your current plan is doing all it could, contact an LPL Financial Advisor for a consultation.

## Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

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Not insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value



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### Longview

Main Office 822 Commerce Ave  
 Ocean Beach 2121 32nd Ave  
 Triangle Mall 800 Triangle Center

### Kelso

1003 13th Ave S  
 102 NW 5th Ave

### Castle Rock

202 Front Ave SW

### Kalama

384 N First St

### Woodland

1147 N Goerig St  
 Express: 1494 Dike Access Rd  
 Mortgage Center: 1147 N Goerig St

### Rainier, OR

102 W 5th St

### Astoria

85 W Marine Dr

### Warrenton

1771 SE Ensign Ln

### Seaside

2315 N Roosevelt Dr

### Tillamook

1510 3rd St

### Lincoln City

2004 NW 36th St

### Newport

1625 N Coast Hwy



SOCIAL MEDIA



Federally insured by NCUA