

BUSINESS BANKING

Think First...
for your
business



FIRST CITIZENS'
FEDERAL CREDIT UNION

GET MORE FROM YOUR BUSINESS BANKING RELATIONSHIP

We understand that no two businesses are the same. In fact in today's competitive environment, business owners have needs unique to their business. So if you are someone just starting a new business, expanding your business or are just looking to get more from your financial institution, our variety of business products and services offer a broad range of solutions to meet your business needs.

At First Citizens' we believe in building strong, long term relationships and we are committed to helping all of our members achieve their financial goals.

You will work directly with one of our experienced Business Development Officers, to help ensure you receive the most value from the products and services you use.

Bank with First Citizens', and start getting more from your banking relationship today!

COMMERCIAL LENDING

Whether you are expanding your business, seeking working capital, purchasing or refinancing commercial real estate, our variety of Commercial Loan products offer a broad range of solutions to meet your financing needs.

Our Commercial Lending programs include:

- Commercial Mortgages
 - Owner occupied
 - Investor owned
- Term Loans
- Lines of Credit
- Equipment Financing
- SBA loan programs

Property Types:

- Office Buildings
- Apartment Complexes
- Warehouses
- Industrial
- Commercial Rentals

Preferred Industries:

- Manufacturing
- Wholesale/Distribution
- Transportation Services
- Retail & Service Companies

BUSINESS SAVINGS

Use your First Citizens' Business Savings account to accumulate money for your business needs, annual expenses, or for your emergency cash funds.

- Business Statement Savings
- Business Statement Plus
- Term Certificates

BUSINESS CHECKING

| Features | FREE Business Checking |
|-------------------------------|------------------------|
| Monthly Transactions | 250 |
| Monthly Fee | \$0.00 |
| Dividend Earned | ✓ |
| FREE Online Banking | ✓ |
| FREE eStatements | ✓ |
| FREE Visa Business Check Card | ✓ |

Imaged Statements are standard

BUSINESS CHECKING

You work hard for your business, and you deserve the best. Our mission is to help your business succeed, and our Business Checking accounts will help you do just that. We offer a variety of checking accounts that have all been designed to add value to your bottom line and save you time.

- Free Business Checking
- Business Checking Plus
- High Yield Business Checking

ACCOUNT FEATURES

| Business Checking Plus | High Yield Business Checking |
|--|---|
| 400 | 300 |
| \$30.00 Waived With a \$5,000.00 Minimum Daily Balance | \$50.00 Waived With a \$25,000.00 Minimum Daily Balance |
| Yes, Plus Optional Sweep Account | Yes, Based on Tiered Balance |
| ✓ | ✓ |
| ✓ | ✓ |
| ✓ | ✓ |

MERCHANT SERVICES

First Citizens' has partnered with Transaction Resources Inc. to provide a wide variety of payment solutions including:

- All Credit and Debit Card Processing
- Gift Card and Loyalty Card Programs
- 24/7 Merchant Support
- Local Representation
- Web-based Reporting
- POS System Interfaces
- Terminals and Software

VISA BUSINESS CREDIT CARD

Your First Citizens' Business Edition Visa Credit Card is more powerful than just another credit card - it's a powerful financial tool designed for businesses. Earn rewards for business spending and with flexible billing options to streamline accounting, it's the only credit card your business needs.

We invite you to apply for your First Citizens' Business Edition Visa Credit Card today. Stop by one of our branch locations or visit us on the web at www.firstcitizens.org for an application today!

FIRST@WORK

First Citizens' in the workplace is an Employee Benefit developed, implemented and managed by us for you, to assist your employees in attaining financial security conveniently in the workplace.

As a First @Work employer, your employees are entitled to a variety of credit union services and a very special benefits package exclusively for our First @Work members including:

- Choice of Checking Account
- Free Checks
- Visa CheckCard with Cash Back Rewards
- Overdraft Line of Credit
- Additional Loan and Mortgage Discounts
- Free Online Banking/Bill Pay
- Free eStatements
- Free travelers checks
- Free on-site account opening

OTHER SERVICES

- ATM
- Direct Deposit
- Auto Transfer
- eStatements
- Online Banking
- Remote Deposit
- Visa CheckCard
- Wire Transfers
- EFTPS-Electronic Federal Tax Payment System



www.firstcitizens.org

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