

# SMALL BUSINESS BANKING



*Think First...*  
for your business



**FIRST CITIZENS'**  
FEDERAL CREDIT UNION

*Think Business. Think First.*

## ■ ■ GET MORE FROM YOUR BANKING RELATIONSHIP

We understand that there are no two businesses alike. 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.

## ■ ■ 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 Savings Plus
- Term Certificates

## ■ ■ 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. Plus, with a Business Checking Account you'll receive free Online Banking and Bill Pay.

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

# BUSINESS CHECKING ACCOUNT FEATURES

Features	Free Business Checking	Business Checking Plus	High Yield Business Checking
Monthly Transaction	250	400	300
Monthly Fee	\$0.00	\$30.00 Waived With a \$5,000.00 Minimum Daily Balance	\$50.00 Waived With a \$25,000.00 Minimum Daily Balance
Dividend Earned	✓	Yes, Plus Optional Sweep Account	Yes, Based on Tiered Balance
FREE Bill Pay	✓	✓	✓
FREE Online Banking	✓	✓	✓
FREE eStatements	✓	✓	✓
FREE Visa® Business Check Card	✓	✓	✓

Imaged Statements are standard

## MERCHANT SERVICES

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

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

## OTHER SERVICES

- ATM
- Direct Deposit
- Auto Transfer
- eStatements
- Online Banking
- Remote Deposit
- Visa® CheckCard
- Wire Transfers
- EFTPS-Electronic Federal
- Tax Payment System
- Mobile Banking
- Gift Cards
- Business Insurance through First Citizens' Insurance Agency, LLC

## ■ ■ FIRST@WORK

First@Work is a benefits program developed, implemented and managed by First Citizens' Federal Credit Union on behalf of you, the employer, to assist the employees in attaining financial security conveniently in the workplace environment. Each employee receives an exclusive benefits package and will receive priority attention on all product and service requests. They will also benefit from low rates on loans while enjoying competitive rates on deposit accounts and much more.

As a First@Work employer you are entitled to a variety of credit union services. This includes access to a specialized benefit package designed to reduce costs and add value to the products and services your business needs.

- Free on-site banking visits
- A variety of business checking accounts
- Custom Company Visa® CheckCard
- F@W benefits for your employees
- Free printed materials for products and services
- Free first order of checks and discounted selected styles
- Free seminars for you and your employees (Insurance, Mortgage, Financial, Commercial Lending)
- A customized Business Banking solution at no cost to you!

*Think First...*  
for your employees  
& enjoy the benefits.

## ■ ■ FIRST@WORK

First@Work employees are entitled to a variety of credit union products, services and a special benefit package as well including:

- Free Checks (selected styles)
- No minimum balance
- No ATM withdrawal fee  
(Plus rebate on 6 ATM surcharges per statement cycle)
- Customized Visa® CheckCard
- Earn Dividends
- Direct Deposit Bonus Dividend\*
- Free Online Banking, Mobile Banking, Bill Pay & e-Statements
- Higher rates on CD Accounts
- Discounts on Consumer Loans
- Mortgage Loan discounts
- Free notary public service
- Free IRA plan
- Onsite personal financial service representative
- Overdraft protection fee waived
- BJ's Club Membership Discount

\*Required \$500.00 in statement savings.  
Earn up to 1%. Maximum \$10 per statement.



1-800-642-7515 | [www.firstcitizens.org](http://www.firstcitizens.org) | 



Federally Insured by NCUA. Equal Housing Opportunity

#71 Rev. 3/16