



## Become a **Member-Owner.**

Open an account at MembersFirst Credit Union and belong to a group of individuals who benefit from affordable financial solutions and exceptional service. We call you members.

1. Open a Membership Savings Account.
2. Make a small deposit of \$25 (required).
3. Start reaping the benefits.

Your Membership Savings Account opens the door to ownership and opportunity. Plus, you earn interest on your deposit balances over \$100.

You will need a valid government-issued picture ID.



## We Care.

At MembersFirst Credit Union, we put the concerns and welfare of our members first.

## We work to earn your **Trust.**

We promise security for our members' deposits through safe and responsible investment and credit decisions.

## We **Respect** your time and needs.

We offer competitive financial solutions that provide opportunities for ownership and financial wellness. We seek innovative ways to deliver solutions that simplify the lives of our members and offer service that exceeds their expectations.

Phone: 404 978-0080

Web: [MembersFirstGA.com](http://MembersFirstGA.com)



ALWAYS  
IN  
YOUR  
BEST  
INTEREST

6/2014

Your Finances.  
Your Credit Union.  
Your Life ... Simplified.

# Business Accounts



## Business Accounts

Your business is personal and your credit union takes that seriously! If you operate as a corporation, partnership, organization, non-profit organization or sole proprietor, you'll always receive the professional and individualized service we deliver on your personal accounts. Your funds on deposit are secured by the NCUA up to \$250,000.

## Business Savings Account

Open a Business Savings Account with a minimum balance of \$25. To open a Business Account, you must be an existing individual or joint owner with an established personal account in good standing. The personal account must be open for at least six months.

## Business Investment Options

### Certificates of Deposit

A Certificate of Deposit is a sure and secure way for your business to earn interest on longer-term deposits. Certificates are available with opening balances as low as \$1,000 and flexible terms up to five years.

### Money Market Account

A Money Market account with competitive rates can help your business earn interest until the funds are needed for cash flow. This account features:

- Low minimum balance of \$1,000
- Tiered interest rates on average daily balances of at least \$1,000
- Free first order of basic Money Market checks
- Access to your funds in the branch, at an ATM or by check

## Savings & Checking Solutions

Choose Option 1 or 2:

### 1 Operating with a Tax ID Number\*

If you've registered your business with the state and have a Tax ID number, a Basic Business Checking will allow you to keep your business account separate from your personal account.

A **Basic Business Checking** account offers:

- Unlimited check writing
- Free VISA® Debit Card
- Low minimum average daily balance of \$1,000
- Free Online Banking
- Online check viewing
- Free Mobile Banking
- Free e-Statements
- Bill Pay for Business\*\*

### 2 Operating under your Social Security Number

A **Personal Business Checking** account will allow you to use your social security number as the reference for your account. This option is great for businesses that operate as a DBA (Doing Business As). It features:

- Unlimited check writing
- Free VISA® Debit Card
- Low minimum average daily balance of \$300.00
- Interest on average daily balance of \$1,500
- Free Online Banking
- View check copies online
- Free Mobile Banking
- Free e-Statements
- Bill Pay for Business

*If applicable, please bring a copy of your Business License / Occupational Tax Certificate and any other documentation that supports your business.*

## Loans & Credit Lines

### VISA® Credit Card

A MembersFirst VISA® Credit Card for your business can keep the wheels turning while you build cash flow. Features include:

- Rates as low as 8.99% apr\*\*\*
- No annual fee
- Credit limits up to \$25,000
- e-Statements
- Online payment options

### Business Loans

MembersFirst Credit Union offers a variety of business loans. If you are interested in obtaining a loan for your business, ask a Member Advisor to make an appointment with our Business Loan Specialist.

Additional services available upon request:

- Three-to-a-page checks available
- Personalized deposit books
- Endorsement stamps
- Deposit bags
- Electronic commerce services available through First Data

\* You can obtain a Tax ID number at the Department of Treasury.

\*\* Bill Pay for Business is available for a minimal fee.

\*\*\* Rates on VISA® credit cards are determined by individual credit-worthiness.

All accounts are subject to verification by Early Warning Systems (Deluxe Detect) and Experian.