

# Business Accounts



## Business Checking

### Essential Small Business Checking

Designed for businesses with fewer transactions and smaller deposits.

- ▶ No monthly fees
- ▶ No Fees on first \$5,000 of cash/coin transactions per month
- ▶ Free check writing/deposits on first 100 checks per month
- ▶ Free ACH transactions on first 100 ACHs per month
- ▶ Overdraft protection available
- ▶ Minimum deposit of \$50 required to open

### Choice Business Checking

Choose between earning credits to help offset monthly fees or earn dividends on all positive balances.

- ▶ No Fees on first \$5,000 of cash/coin transactions per month
- ▶ Free, unlimited ATM transactions at Co-op ATMs
- ▶ Overdraft protection available
- ▶ Minimum deposit of \$50 required to open
- ▶ 5¢ charge per check deposited or written
- ▶ 2¢ charge per ACH debit/credit
- ▶ Monthly fee of \$10

### Nonprofit Checking

Ideal for organizations such as church groups, scout troops, sports teams, public funds, PTAs, etc.

- ▶ No monthly fees
- ▶ No setup fees
- ▶ Free, unlimited check writing/deposits
- ▶ Overdraft protection available
- ▶ Free, unlimited ATM transactions at Co-op ATMs
- ▶ Minimum deposit of \$50 required to open

## Business Savings

### Money Market

Enjoy higher dividends than a regular Business Savings account and greater liquidity than a certificate. With a tiered interest rate plan, our traditional Business Money Market offers higher dividends as your balance increases.

### Business Growth Money Market

A low savings balance doesn't have to mean low dividend earnings. Our Business Growth Money Market offers a reverse-tiered interest plan, so you get higher dividends on your lower balances.

### Dream Certificates

With flexible terms and high yields, our Business Dream Certificates are ideal for your business' long-term savings. Plus, you can continue making deposits to the certificate for the entirety of the term.

Email our Business Advisor team at [businessadvisors@cypruscu.com](mailto:businessadvisors@cypruscu.com) or call 801-260-7600 ext. 5150



# Business Services



## Business Services

### Merchant Payment Processing

Make accepting payments a breeze. With our partner, Total Merchant Concepts (TMC), we can offer no long-term contracts, competitive rates, and low setup costs so your business can accept credit/debit cards.

- ▶ POS & Terminal Solutions
- ▶ Mobile Processing Solutions
- ▶ Business Growth Tools
- ▶ Competitive pricing
- ▶ Innovative products and technology

### isolved Payroll & HR Services

Whether you have one employee or thousands, isolved's team of local representatives and customer service provide you with practical solutions for all of your payroll and human resource needs.

### Online Wire Services

Send both domestic and international wires online with Cyprus' Home Banking service.

### ACH Cash Management

An easy and secure way to pay back vendors as well as collecting payments from your customers.

### Autobook Finances

Autobooks is an easy-to-use solution with everything you need to stay on top of your business finances, including digital payment acceptance, invoicing, accounting, and reporting.

### Remote Deposit Capture

Allows business members to process larger volumes of check deposits with a desktop scanner, without preset deposit limits.

### eServices

An array of online tools including Mobile Deposit, Bill Pay, and eNotify.

## Business Lending

### Vehicle & Equipment Loans

Low-rate loans for passenger vehicles, commercial vehicles and other equipment.

### Business Lines of Credit

Convenient access for the larger cash flow needs of your business.

### Commercial Real Estate

Purchase or refinance the right building for your business.

### Construction Loans

Build, renovate or enlarge buildings to fit the needs of your business.



### Visa Business Debit Card with Rewards

Earn points on all your purchases. Every \$4 spent equals one point earned.

### Visa Business Rewards Credit Card

Earn every time you spend with a Visa Rewards Business Credit Card. Earn one point for every dollar you spend.

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