

Business Banking

You deserve
more business.

Building relationships...One business at a time

Federally Insured by NCUA



Vantage West
CREDIT UNION

Vantage West Credit Union: Business Banking

We will recommend the best **CHECKING ACCOUNT** option based on your needs.

Select Business Checking¹

Our most utilized account

- Earns dividends monthly on average daily balance
- **FREE** Online Bill Pay
- **FREE** First order of standard business checks
- **FREE** Basic Cash Management Package
- .25% discount on newly originated business loans²

Monthly service fee waiver options:

(based on each monthly statement period)

Maintain a \$1,500 average daily balance in this account

OR Maintain \$15,000 in combined business balances

OR Make 10 or more business debit or credit card transactions per month

Premier Business Account³

Ideal for business with more complex needs

- Earns dividends monthly on average daily balance
- **FREE** Online Bill Pay
- **FREE** First order of standard business checks
- **FREE** Basic Cash Management Package
- **FREE** Cashier's checks
- .25% discount on newly originated business loans²

Monthly service fee waiver options:

(based on each monthly statement period)

Maintain a \$10,000 average daily balance in this account

OR Maintain \$35,000 in combined business balances

OR Make \$1,000 in net purchases per month with business debit or credit card

Community Business Checking⁴

Designed for non-profit business members

- **FREE** Online Bill Pay
- **FREE** First order of standard business checks
- **FREE** Basic Cash Management Package
- .25% discount on newly originated business loans²

Monthly service fee waiver options:

(based on each monthly statement period)

Maintain a \$500 average daily balance in this account

AND Sign up for eStatements

Interest on Lawyers' Trust Accounts (IOLTAs)

- No minimum balance to open
- No minimum balance requirement
- No fee with eStatements

Opening Deposit: \$ _____

Plan for the future with one of our **SAVINGS ACCOUNT** options.

- | | |
|---|---|
| <input type="checkbox"/> Business Regular Share
Represents your "membership share" in the credit union | <ul style="list-style-type: none"> - Earns dividends based on average daily balance - No monthly service fee with eStatements - FREE Online Banking - May be used as overdraft protection for our business checking accounts |
| <input type="checkbox"/> Business Premium Share
A money market account designed for business that maintain higher savings balances | <ul style="list-style-type: none"> - Earns dividends monthly on average daily balance - No monthly service fee - FREE Online Banking |
| <input type="checkbox"/> Business Share Certificate
A time-deposit account which earns higher dividends in exchange for a time commitment | <ul style="list-style-type: none"> - Earns dividends monthly on average daily balance - Terms available for up to 5 years - FREE Online Banking - Monthly dividends can compound or be transferred |

MANAGE your business spending and cash flow.

- | | |
|--|--|
| <input type="checkbox"/> Business Visa® Credit Card | <ul style="list-style-type: none"> - No annual fee - 1% cash back rewards⁵ - No balance transfer fees⁶ - Same competitive interest rates for purchases and balance transfers - Travel insurance |
|--|--|

Opening Deposit: \$ _____



You deserve more support.

It's important you have someone you can trust when it comes to your business needs. Helping you achieve your financial goals is our top priority, and our experienced staff is ready to assist you in all of your business ventures.

Save money with great rates and terms on **LOANS**.

- Business Real Estate/Mortgage Loans**
 - Fixed & variable rate options
 - Competitive interest rates

Purchase, build, or refinance commercial real estate including office buildings, manufacturing facilities, and warehouses
- Business Installment Loans**
 - Purchase or refinance equipment or vehicles
 - Debt restructure
 - Expansion
 - Permanent working capital

Fixed rate loans with flexible terms up to 84 months
- Business Line of Credit**
 - No need to re-apply each time you need access to cash
 - May be used as Overdraft Protection

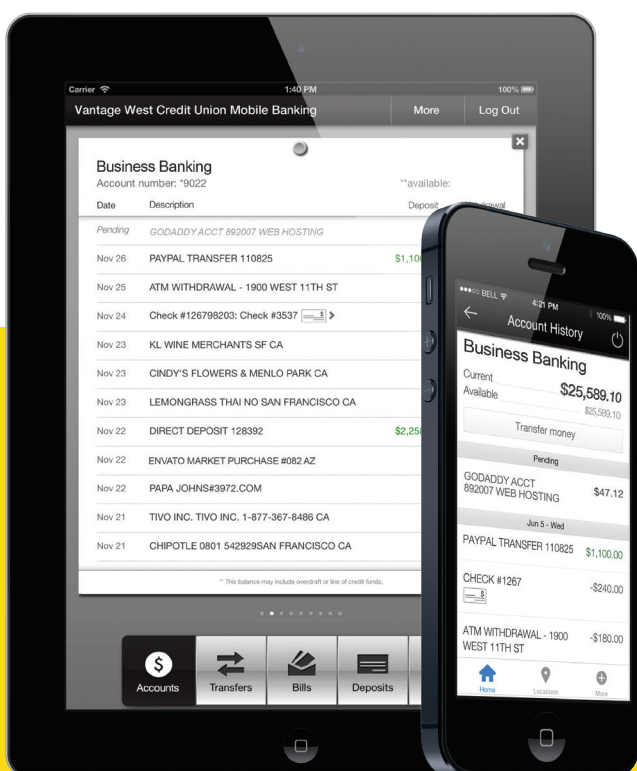
Revolving lines of credit providing business owners access to cash to meet short-term business needs
- SBA Loans**

Vantage West is an approved U.S. Small Business Administration (SBA) lender offering flexible loan structures, more time to repay, lower down payments, which are backed by the federal government.

We offer our business members **EQUIPMENT LEASING OPTIONS**.

- Equipment Leasing**
 - Low or no down payments
 - New or used equipment
 - Options for start-up companies
 - Financing from \$5K-\$5M
 - Operating and capital leases

Flexible financing options that fit your needs



With Vantage West's online banking and mobile app, you can check account balances, pay bills, find ATMs, deposit checks, and transfer money — right from your smartphone or tablet.



Conveniently **ACCESS YOUR ACCOUNT.**

- Business Visa® Debit Card**
Convenient way to make purchases or access cash worldwide

- Online Banking**
Provides convenient and secure 24/7 account access at vantagewest.org

- Obtain up-to-the-minute account balances
- Transfer funds:
 - Between your Vantage West accounts
 - To and from your Vantage West accounts and other financial institutions
 - To other people's account through Popmoney
- Set up scheduled transfers
- **FREE** eStatements

- Mobile Banking**
Access your accounts anywhere, anytime from your smartphone or other mobile device

- Access your account using our mobile, online banking website
- Download our **FREE** app for your iPhone®, iPod touch®, iPad® or Android™
- Deposit checks using your iPhone® or Android™ mobile device
- Transfer funds
- Pay your bills with Bill Pay

Easily **MAKE/RECEIVE PAYMENTS** and **MANAGE CASH.**

- Merchant Services⁷**
Make it easier for your customers to pay you

- Accept credit and debit cards from your customers
- Mobile options available
- Competitive pricing
- No long-term contracts
- 24/7 support

- Remote & Mobile Deposit**
Save time and manage your business more efficiently

- Deposit checks at work or on the go

- Business Cash Management Services**
A customizable platform that caters to your business's financial needs

- Send and receive payments via electronic transfer
- Process online wire transfers
- Assign controlled account access to trusted individuals

- Payroll Services**
Easy and stress-free payroll that keeps you and your employees happy

- Direct deposit
- Full payroll services
- Benefits services/Workers' compensation
- Local payroll specialists
- Award-winning service

Add more **VALUE** to your Vantage West membership!

Vantage West @ Work - Ask your financial representative for complete details
Exclusive employee-only credit-union incentives

Vantage West Personal Checking - Multiple options available
Streamline all of your banking with valuable personal banking products and services - Ask your Small Business Expert for the best fit for you

Follow-Up Items:

Future Appointments:

Business Information Center

The Business Information Center is a listing of websites that provide information and resources for business owners.

ARIZONA CORPORATION COMMISSION

gives Corporations and Limited Liability Companies instructions on how to register their business with the Arizona Corporation Commission and file annual corporate reports; provides a site to search for corporate names and information.

www.azcc.gov

ARIZONA SECRETARY OF STATE

search site for trade names, dba (doing business as) names, trademarks and partnerships; provides information on filing requirements.

www.azsos.gov

SCORE - "COUNSELORS TO AMERICA'S SMALL BUSINESS"

provides confidential advice for small business entrepreneurs. Their website has many valuable resources and tools available and links to other helpful sites.

www.score.org

ARIZONA SMALL BUSINESS DEVELOPMENT CENTER NETWORK

one of many independent non-profit organizations that provide support and education to micro-businesses in Southern Arizona.

www.azsbdc.net

SBA "U.S. SMALL BUSINESS ADMINISTRATION"

was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns. SBA also provides assistance to financial institutions with business lending by guaranteeing a portion of a loan amount.

www.sba.gov

ARIZONA DEPARTMENT OF COMMERCE

provides information on business licensing, statewide resources, certification, procurement opportunities, and much more.

www.azcommerce.com

U.S. PATENT AND TRADEMARK OFFICE

provides education and resources for individuals seeking to patent a product or register a trademark. It is a federal agency within the Department of Commerce.

www.uspto.gov

1. Vantage West Select Business Checking Account includes 300 transactions per month free (\$0.10 per transaction above 300). The monthly fee will be waived by performing one of the following during your checking statement cycle: 1) Maintain a \$1,500 average daily balance in your checking account. 2) Perform 10 or more purchase transactions with your Vantage West business debit card or business credit card during your checking statement cycle. Debit and credit card returns made during the statement cycle will be subtracted from the purchase transaction count. Vantage West business credit card purchases will be determined based on the transaction posting date. 3) Maintain \$15,000 in combined business balances within your account.
2. Excludes VISA
3. Vantage West Premier Business Checking Account includes 500 transactions per month free (\$0.10 per transaction above 500). Additional 200 transactions available on this account per fee schedule. The monthly fee will be waived by performing one of the following during your checking statement cycle: 1) Maintain a \$10,000 average daily balance in your checking account 2) Maintain \$35,000 in combined business balances within your account 3) Make \$1,000 in net purchases during the checking account statement cycle on your Vantage West business debit card or business credit card. Purchases will be determined based on the transaction posting date.
4. Vantage West Community Business Checking Account includes 150 transactions per month free (\$0.10 per transaction above 150). The monthly fee will be waived by maintaining a \$500 average daily balance in your checking account and sign up for eStatements.
5. You will earn 1 point for each \$1 of net purchases. No rewards are earned for finance charges, fees, balance transfers, cash advances, convenience checks, foreign transaction currency conversion charges or insurance charges posted to your account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Credit Union. You may not be eligible to earn or receive rewards if one or more of your Accounts is closed, past due, over-the-limit, or otherwise in default as outlined in your Cardholder Agreement. Rewards are earned on net new purchases. Net new purchases consist of purchases of goods or services you or any authorized user on your account makes, minus any purchase returns, refunds or credit adjustments. Monthly rewards will be deposited to member's Business Share Account on the first business day of each month. Member is responsible for any applicable taxes. Subject to change without notice.
6. Balance transfers must be processed by a Vantage West Credit Union employee. A transfer done via Online Banking, ATMs or PhoneBank will be treated as a cash advance. Cash advance fees may apply.
7. Merchant services offered by a third-party vendor. Separate fees may apply.

Locations

Pima County

1st Avenue	4280 N. 1st Ave.
Broadway	8465 E. Broadway Blvd.
Catalina	16460 N. Oracle Rd.
Craycroft	2222-4 S. Craycroft Rd.
DM Air Force Base	3320 S. Craycroft Rd., Bldg. 2520
Marana	8290 N. Cortaro Rd.
Northwest	550 W. Magee Rd.
Rita Ranch	7394 S. Nexus Rd.
Southwest	3125 E. Valencia Rd.
Tanque Verde	7163 E. Tanque Verde Rd., Ste. C114
University	801 E. Speedway Blvd.
Wilmot	1100 N. Wilmot Rd.

Maricopa County

32nd & Shea	10440 N. 32nd St.
Black Canyon	3416 N. 24th Ln.

Pinal County

Casa Grande	2008 E. Florence Blvd.
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Cochise County

Tombstone	218 S. Sumner St.
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For information regarding branch hours, visit vantagewest.org.

Contact Information



Online

vantagewest.org
info@vantagewest.org



Phone

800.888.7882
Telecommunications Device for the hearing impaired (TDD) 520.733.9453



Corporate Address

2480 N. Arcadia Ave., Tucson, AZ 85712



Mailing Address

P.O. Box 15115, Tucson, AZ 85708



For the most current information, call 520.298.7882 or 800.888.7882, visit your nearest branch, or go to vantagewest.org.
Some products and services are subject to approval. Certain restrictions and fees may apply. Subject to change without notice.
Certain types of transactions may require specific equipment. NMLS# 485751

