

Business Banking Services

Managing the success of your business



TRAVIS CREDIT UNION

Proven solutions for your business banking

You can count on Travis Credit Union to help you with the right loan for your business, to expand your business, buy or refinance commercial property, or purchase the equipment you need to keep your small business competitive.

Our loans help your business grow

Business Loans and Lines of Credit

We understand what it takes to manage a successful business. We offer small business loans from \$50,000 for established business owners for business expansion, facility or leasehold improvements, new or used equipment, and working capital. We offer competitive fixed rate terms up to five years.

In addition, we offer revolving lines of credit for our business members who need to manage seasonal cash flow, receivables, or inventory needs.

SBA Guaranty Loans

Travis Credit Union is a Preferred Small Business Administration Lender and offers both SBA 7(a) and 504 financing. These loans are designed for small business owners and offer competitive pricing, higher loan amounts, and longer terms. This can be an ideal way to expand your business, buy out a partner, purchase an existing business, acquire or improve commercial real estate, leasehold improvements, or purchase equipment.

Commercial Real Estate Loans

We provide commercial real estate loans up to \$30 million to finance a wide range of properties, including office space, industrial, warehouse, or multi-family. We offer competitive rates and terms, with local decision making for fast turnaround times, and loans amortized up to 30 years.



Checking Accounts

We offer three business checking accounts so you can get the features which best fit your business needs. A business savings account is needed to be eligible for our other business products and services. Please refer to the chart to compare the various features of Free Business Checking, Better Business Dividend Checking and Analyzed Business Checking.

See chart in back for details.

Deposit Accounts

Choose from savings, certificate and money market accounts to build your capital and grow your business.

Business Savings Accounts

A minimum balance of \$100 is needed. A Savings account must be established to be eligible for our other business products and services.

Business Certificate Accounts

Terms range from 6 to 60 months with a minimum deposit of \$500. Dividends are earned from the day of deposit to the day of withdrawal. Dividends compound monthly and are credited the first day of the following month. The rate is fixed until maturity.

Business Money Market Accounts

Our two business money market accounts are designed to maximize your earning power.¹ Enjoy unlimited access to your funds, flexible rates or terms and earn dividends based on your daily balance.

Flexible Money Market Account

Our five-tiered, Flexible money market account is ideal for those who like to save without concern for a fluctuating balance. As your daily balance changes, the rate paid automatically adjusts, according to the balance.

ACCOUNT	MIN. OPENING DEPOSIT & BALANCE
Tier 1	\$0 to \$7,499.99
Tier 2	\$7,500 to \$24,999.99
Tier 3	\$25,000 to 49,999.99
Tier 4	\$50,000 to 74,999.99
Tier 5	\$75,000 and higher

Self-Managed Money Market Account

You'll earn our highest money market rates by managing the movement of funds yourself within the Business Jumbo MMA.

ACCOUNT	MIN. TO OPEN
Business Jumbo	\$100,000

¹ We offer two money market account options; Flexible and Jumbo. Each account has specific minimum balance requirements to open and to earn the posted dividend rate. Each day, funds will earn dividends based on your balance. A Flexible money market account balance of less than \$100 for more than 90 days will close the account and the funds will be placed in the business account holder's Primary Share account.

Other great services

As a business member, you have access to a variety of other TCU products and services to help you maximize your business potential and reach your financial goals.

Investing and Planning Services

Take advantage of a variety of investment and retirement planning options to help you achieve your long-term goals. Call our member service center or visit a branch to learn more about our investment planning services.

Electronic Services and Features

Use our state-of-the-art electronic services to process, track and manage your daily business transactions quickly, securely and safely. Minimize your paperwork so you can maximize your business' potential:

Business Online Banking

Effectively manage the banking side of your business at no cost. Review account balances and transaction history, transfer funds among TCU accounts, receive E-statements, apply for loans, order checks and more. Manage your account on-the-go by downloading our free mobile banking app with the added feature of mobile deposit capture.

E-statements

Eliminate paper and store up to 15 months of your statements with Online Banking's E-statements. We employ the highest levels of encryption technology to protect your privacy and give you peace of mind.

Business Bill Pay

Pay your business bills electronically within minutes. Review up to six months of your payment history using this free business service.

EasyPay

Simplify your business with electronic payments and deposits. Use EasyPay to make quarterly or annual tax payments, automate customer payments and process payroll by Direct Deposit. You'll have a complete record of your transactions for easy reconciliation.

Direct Deposit

If you receive regular payments from clients, sign up for Direct Deposit to eliminate manual deposits and save time. Enjoy immediate access to those funds.

Automatic transfers

Transfer funds among your TCU accounts or schedule recurring automatic transfers. You can transfer funds to outside accounts using our ACH origination or wire transfer services.

Call-24 Phone Banking

Access your accounts 24 hours a day by touch-tone phone. Review your account history, verify balances or transfer funds. Call (707) 449-4700 or (800) 578-3282.

VISA® Debit Card

Use your VISA debit card for your business transactions. Your debit card gives you purchasing power where the VISA logo is displayed and there's no annual fee or finance charge. Sign for purchases or use your PIN to get cash from ATMs and point-of-sale (POS) locations. Use your debit card to pay for purchases by phone or over the Internet.

Business Checking Account Comparison

Payroll Services

Consolidate multiple office functions and eliminate stress with our full service payroll provider. They will calculate your employee's earnings, tax withholdings, benefits payments, and handle most HR functions so you can focus on your business. They can even pay your employees by check or direct deposit.

ATMs

In addition to the TCU-owned regional ATM network, enjoy free access to your TCU accounts at more than 30,000 CO-OP Network® ATMs across the U.S. and Canada. Use ATMs for cash withdrawals, transferring funds between TCU business checking and savings accounts, balance inquires, and deposit checks at machines where deposits are accepted.

Merchant card processing

Offer your customers a variety of credit card payment options and streamline secure payment processing. Our merchant card processing† offers competitive rates and fees that may increase profit, a dedicated customer service line, advanced technology, Web-based reporting, as well as a variety of hardware and software processing choices.

† We have arranged with a third party electronic processor to offer merchant card processing services as a referral only and accept no responsibility or liability for the service. Contracts and agreements between each merchant and third parties are strictly at the merchant's volition.

<i>Product Name</i>	Free Business Checking	Better Business Dividend Checking	Analyzed Business Checking
Minimum to Open	\$100.00	\$100.00	\$100.00
Monthly Fee	\$0.00	\$13.50 per month	\$16 per month
Minimum Balance Requirements to Avoid Monthly Fee	\$0.00	\$5,000.00 daily checking balance OR combined minimum daily balance of \$10,000.00 in checking, share, & money market accounts.	Not applicable
Monthly Transaction Activity Allowance	Combination of 200 cleared or deposited items/checks Deposits up to \$3,000.00 in cash Up to 25 individual deposits.	Combination of 200 cleared or deposited items/checks Deposits up to \$3,000.00 in cash Up to 25 individual deposits.	Unlimited Transactions
Per Item Charges for exceeding account limitations	\$1.50 per deposit ticket plus \$0.20 per item. \$.11 cents per \$100.00 cash deposited in excess of account limits.	\$1.50 per deposit ticket plus \$0.20 per item. \$.11 cents per \$100.00 cash deposited in excess of account limits.	\$1.00 per deposit ticket .11 per debit / credit item .11 per \$100.00 cash deposited or purchased .11 per \$100.00 coin deposited .11 per coin roll purchased
Dividend Earning Account	No	Yes	No
Earnings Credit	No	No	YES**An earnings credit is applied to reduce or eliminate monthly fees. Refer to the Business account disclosure for terms and conditions.
ATM Transaction Fees	Free at Travis ATM Free POS \$1.50 at foreign ATM No per item fees.	Free at Travis ATM Free POS \$1.50 at foreign ATM No per item fees.	Free at Travis ATM Free POS \$1.50 at foreign ATM

**Additional charges will apply if activity limits are exceeded. Refer to the Initial Business Checking Account Disclosure, the Initial Account Disclosure-Business Share Accounts, the Business Membership Agreement & Disclosure, and the Business Account Fee Schedule for additional terms and conditions. Other fees or restrictions may apply.

**Earnings Credit - The Analyzed Business Checking Account features an earnings credit which is applied to reduce or eliminate some of the fees on the account. If the earnings credit exceed the fees for any period, you will be assessed none of those fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit. The earnings credit is applied against all standard monthly transaction fees EXCEPT the merchant credit card processing fee.

Mailing & Shipping

Mailing Address

Travis Credit Union
P.O Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only

Travis Credit Union
P.O Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail

Travis Credit Union
One Travis Way
Vacaville, CA 95696

Account Access & Information

Web Site Address

www.traviscu.org

Call-24 Phone Banking

(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information:

(707) 449-4000 or (800) 877-8328

PhoneLoan™

(707) 451-5350 or (800) 449-4110

Home Loan Center

(707) 348-9970 or (888) 698-0000

Debit/Credit Card Fraud Information

(707) 449-4000 or (800) 877-8328

Everyone who lives, works, worships or goes to school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply. .

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Insured by NCUA.
Equal Housing Opportunity
NMLS #643926

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