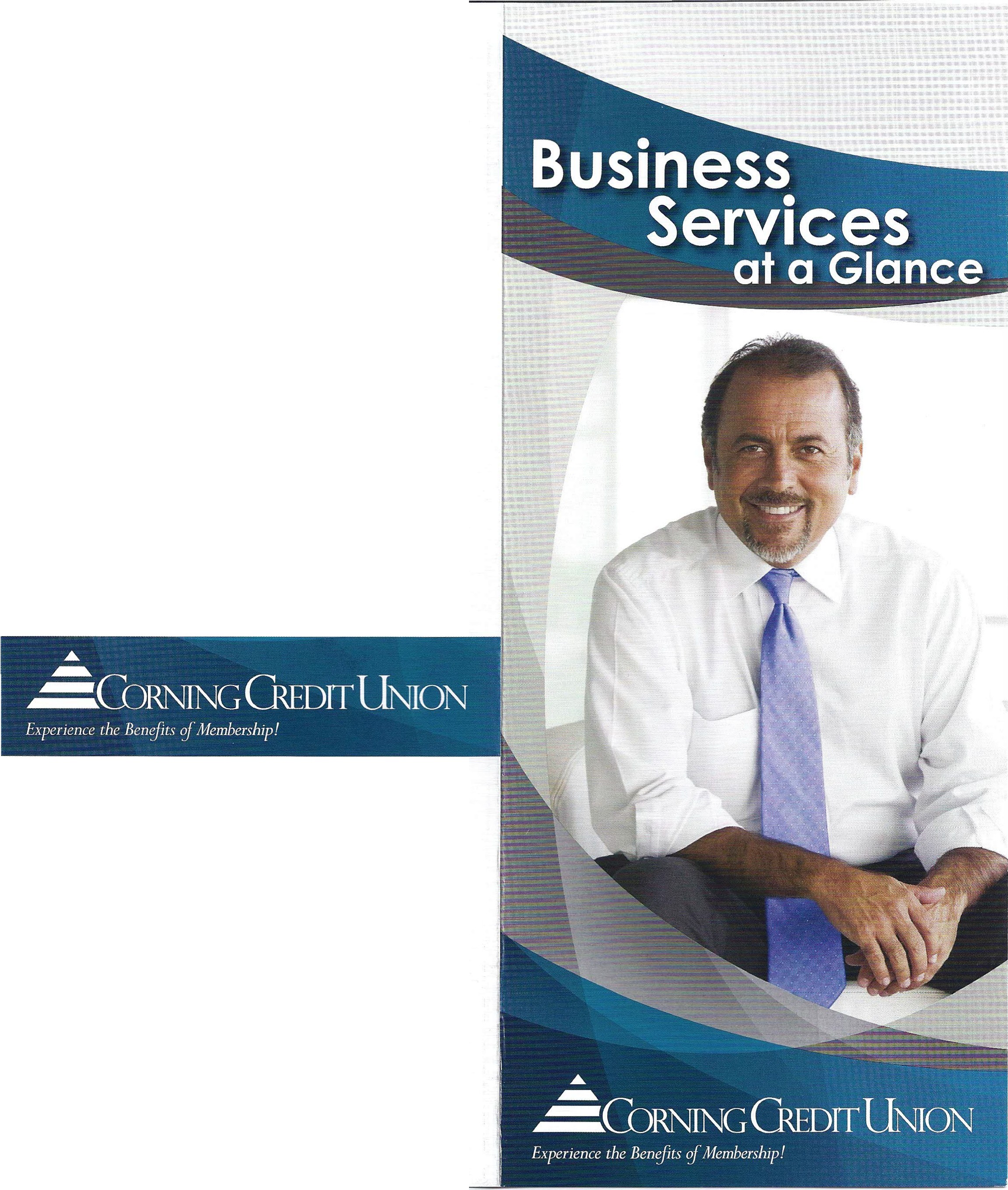
## Become a Business Partner!



When you become a Business Partner, you provide your employees with an exceptional benefit-they are

eligible to become Corning Credit Union members, too. As a business owner, you' ll also gain access to additional benefits and support from our team of business specialists. Ask how you can become a

CCU Business Partner FREE of charge.

## Business Resources

**Retirement Planning - CCU Wealth Strategies** is available to help you and your employees meet retirement needs with a personalized plan created just for your unique business. Leveraging our association

with Raymond James Financial Services\*\*, CCU Wealt h Strategies combines a broad range of investment products with a great team of people to bring you

the best service. ***www.corningcu .org/ business / plan-and -invest/ ccu-wealth -strategies***

One Credit Union Plaza, Corning, NY 14830- 1050

www .corningcu.org

607-962-3144 • 800-677-8506

Email: mailus@corningf cu.org

Federally insured by NCUA. Membership eligibility required. 'Di•:idends are paid on any day when the balance in the account at the end of the day is $4,000 or more. 2 Corning Credit Union does not charge a fee for using Mobile Check Deposit; however. charges from your wireless carrier may apply. Members must satisfy certain criteria to qualify. Deposit limits and other restrictions may apply.

\*\*Securities and investment advisory services offered exclusively through Raymond James Financial Services, Inc. Member NASD/SIPC. The products offered through Raymond James Financial Services. Inc. are not NCUA insured, not guaranteed by the NCUA or Corning Credit Union, subject to risk and may lose value.

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# Business Deposit Accounts

**Business Checking 1** is for businesses that have low to moderate transaction volumes . There are no monthly maintenance fees, no minimum balance requirements, and it pays a competitive dividend.

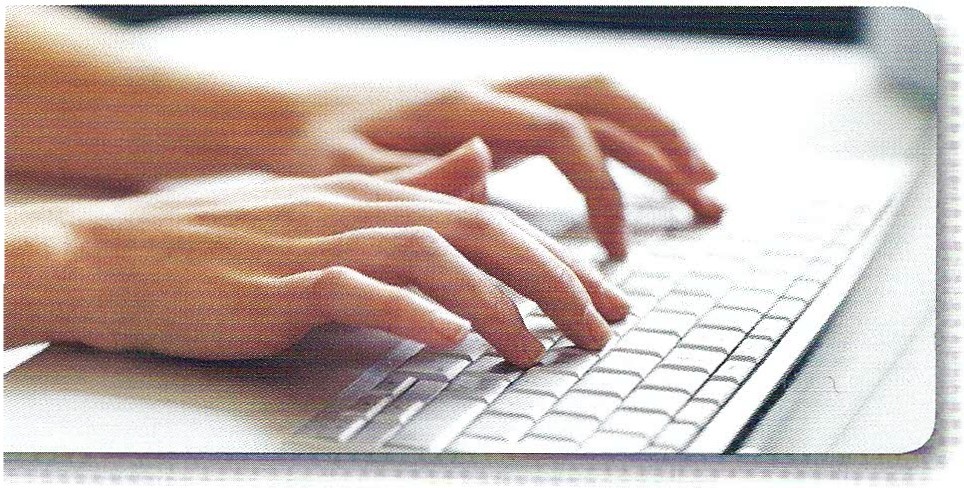
**Commercial Checking** is for larger businesses that maintain a higher account balance and have high monthly transaction volumes. This account allows you to offset monthly account fees with an earnings credit based on the monthly average account balance.

**Business Share Certificates** are available in terms ranging from 3 to 60 months, including Jumbo Certificates. Competitive rates, a low minimum balance requirement, and automatic renewal at maturity make this an excellent choice for idle cash.

**Money Market Accounts** give your business the

advantage of earning a higher monthly dividend on higher maintained balances with the convenience of easy fund access .

**Business Savings** allows your business to earn a competitive dividend rate on funds, with a low minimum balance of only $5.00.



# Automated and Online Services

**Online Banking** offers FREE, secure, and easy-access online services such as eBranch, eStatements , and Bill Pay right from your computer.

**Mobile Banking** gives you on-the-go account access options including our mobile eBranch website, mobile apps, Mobile Check Deposit2 (through your mobile phone, tablet , or desktop scanner) , and more.

**Premium Business Bill Pay** lets you safely and easily pay bills for your business anytime, anywhere. Avoid trips to the post office, writing checks, or paying for stamps.

Available 24/7 .

# Business Loans

We offer several options to meet your borrowing needs, plus the convenience, world-class service , and competitive rates you expect and deserve.

**Line of Credit** options can be used to finance short-term fluctuations in working capital requirements. Businesses may take an advance up to their credit limit, repay, and borrow again, as needed.



**Installment (Term) Loans** are designed to fit your business needs. Term loans are appropriate for long­ term capital purchases such as machinery, equipment, and vehicles.



**Commercial Mortgage Loans** can be used to purchase, refinance, or refurbish owner-occupied property. The Credit Union also offers financing for non-owner occupied and investment property.

**Small Business Administration (SBA) Loans** are for the purpose of starting a new business, buying an existing business, or obtaining a loan that is outside normal lending guidelines.

**Business Visa®** credit cards help you take care of your business by offering immediate access to available credit and optional enrollment in the Business Cash Rewards Program.

# Business Support Services

**Merchant Services** offer businesses a way to make accepting and processing credit cards, debit cards, and gift cards easy and convenient for all types of industries.

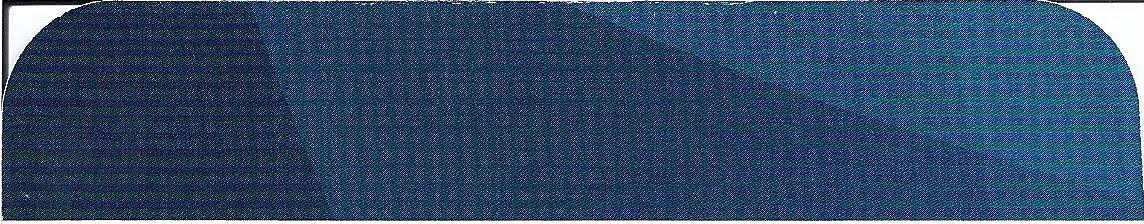
**Payroll Services** can save you time, help you operate your business more effectively, and allow you to focus on growing your business.

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**607-962-3144 • 800-677-8506** *: :* - , **; .co; igcu.or;;:**;:

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## CCU Business Loans

We offer several options to meet your borrowing needs, complete with the convenience, world-class service, and competitive rates you expect and deserve. At a minimum, the documents needed to apply for a loan include:

O Business loan application

O Personal financial statement for all owners/ guarantors

03 years of Federal Income Tax Returns for all owners/ guarantors

03 years of Federal Income Tax Returns for the business

O Additional information, as requested

### Business Visa®:

O Business Visa Application

O Additional information, as requested

**We know your time is valuable.**

Please schedule an appointment so we can better serve you. Give us a call at

**800-677-8506, option 5.** For more information, visit [**www.corningcu.org**](http://www.corningcu.org/) **/ business .**



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www.corningcu.org

607-962-3 144 • 800-677-8506

Email: [mailus@corningfcu.org](mailto:mailus@corningfcu.org)

**Federally Insured by NCUA.** Membership eligibility restrictions may apply for certain businesses

and locations. 10perating Agreement is recommended, but not required in North Carolina.

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I**r How to Get Sfrted**

## Business Accounts

CCU Business Services knows your time is valuable. Please use the following checklist to determine which documents you need to bring with you to open your business account.

### Sole Proprietorship:

**D** OBA (Doing Business As) Certificate (not required in North Carolina)

May also be called Fictitious Name, Business, or Assumed Name Certificate.

### Limited Liability Company or Professional LLC:

**D** Articles of Organization (with amendments)

DOperating Agreement (not required in North Carolina) 1

**D** Foreign (or out of state) Corporations : Authorization to Do Business Within State (if applicable)

### Unincorporated Association:

DBylaws

### Limited Partnership/Limited Liability Partnership:

**D** Certificate of Limited Partnership

DPartnership Agreement (may be verbal in New York)

### Corporation:

**D** Articles or Certificate of Incorporation

**D** Foreign (or out of state) Corporations: Authorization to Do Business Within State (if applicable)

### General Partnership:

**D** DBA (Doing Business As) Certificate (not required in North Carolina)

May also be called Fictitious Name, Business, or Assumed Name Certificate .

**D** Partnership Agreement (may be verbal in New York)

***Please note that business types other than a Single Member LLC or a Sole Proprietorship require an Employer Identification Number to open an account. Single Member LLCs and Sole Proprietorships may use the owner's social security number.***

### See reverse for more information and disclosures