Business Banking Services

Managing the success of your business

TRAVIS CREDIT UNION

Proven solutions for your business banking

Big or small, we have the business know-how to help your company thrive. Get proven business solutions and the highest level of service around. We're your local lender and we have the financial strength and community commitment to be your business partner for the long run.

Our loans help your business grow

Business Loans

We understand what it takes to manage a successful business. We offer small business loans and lines-of-credit from $50,000 for the established business owner for capital improvements or upgrades. Our loan application process is straightforward, friendly and personalized. ***Our business loan features:***

- Competitive rates and low fees
- Credit lines up to three years
- Term loans up to 10 years (fully amortized)
- Real estate-secured loans up to 15 years (fully amortized)

SBA Guaranty Loans

As a Preferred Small Business Administration Lender, our partnership with the SBA makes loans available to businesses who need access to capital or may not qualify for a business loan through conventional lending programs. Enhance your business cash flow and conserve your capital with loan terms up to 25 years.

We offer both the 7(a) and 504 SBA loan programs. These SBA proceeds may be used for:

- Working capital
- Furniture and inventory
- Machinery and equipment
- Commercial land and building purchase
- Leasehold improvements
- Business debt refinancing (in some cases)
- Business expansion
- Business acquisitions

Commercial Real Estate Loans

We provide commercial real estate loans up to $10 million to finance a wide range of properties, including industrial, general office, anchored retail, factory outlets, mini-storage and creative or professional office space. Plus, enjoy terms you'll appreciate:

- No prepayment penalty option
- Fully amortized loans up to 25 years
- Borrow up to 90% of your real estate's loan-to-value
- Rapid processing time
- Competitive rates
- No reserves or impounds typically required

For more information about business loans, call (707) 469-1857 or (800) 877-8328, ext. 61857#.

Checking Accounts

We offer five business checking accounts so you can get the features which best fit your business needs. A business checking 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, Free Non-profit Business Checking, Better Business Dividend Checking, Better Business 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 when a primary business checking account is opened.

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 five business money market accounts are designed to maximize your earning power.[1] Enjoy unlimited access to your funds[2], flexible rates or terms[3] and earn dividends based on your daily balance.

See following chart for details.

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 Accounts

You'll earn our highest money market rates by managing the movement of funds yourself among our Sterling, Premiere, Premiere Plus, and Jumbo accounts.

ACCOUNT	MIN. TO OPEN
Business Sterling	$25,000
Business Premiere	$50,000
Business Premiere Plus	$75,000
Business Jumbo	$100,000

1 We offer five money market account options; Flexible, Sterling, Premiere, Premiere Plus and Jumbo. Each account has specific minimum balance requirements to open and to earn the posted dividend rate. Each day, funds in the Flexible money market account 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.

2 Unlimited withdrawals allowed on in-person transactions only. Federal regulations limit the number of withdrawals or pre-authorized, automatic transfers made to third parties, other TCU accounts, or telephone orders to cover overdrafts on your checking account to no more than six transactions per month. If these limits are exceeded in any given month, your account will be subject to an Excessive Transaction Fee of $15. Excessive, continuous violation of the transaction limits will close the money market account and the funds will be transferred to an account that allows more transactions.

3 With all other TCU money market products, the credit union will not automatically adjust your dividend rate. You must make a request and initiate the change with the credit union. Higher dividend rates and balance requirements are not retroactive, but are effective from the date of conversion.

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.

E-statements

Eliminate paper and storing 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.

Business Banking
for your on-the-go lifestyle

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.

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 with check acceptance, verification, guarantee, recovery and electronic conversion. 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.

For details call our business services center at (707) 469-2042 or (800) 877-8328, ext. 62042#.

† 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.

Business Checking Account Comparison

Account Details	Free Business Checking	Free Non-Profit Business Checking	Better Business Dividend Checking	Better Business Checking	Analyzed Business Checking
Account description	This account is ideal for the new or small business owner who generates a low number of monthly transactions.	This account is ideal for non-profit businesses that generate a low number of monthly transactions.	This account is designed for business owners who would like to earn dividends on their monthly balances.	This account is ideal for business owners who generate a higher number of monthly transactions and maintain a larger deposit balance.	This account is for businesses that require more than 300 transactions a month and prefer to aggressively manage their money.
Monthly Service Fee	FREE	FREE	$13.50	$15	$16
Minimum balance to avoid the monthly service fee	None	None	$5,000 daily checking balance or combined minimum daily balance of $10,000 in checking, share, and/or money market accounts	$6,000 daily checking balance or combined minimum daily balance of $12,000 in checking, share, and/or money market accounts	Not applicable
Online Banking	FREE	FREE	FREE	FREE	FREE
Dividend-earning	No	No	Yes. Dividends are earned each day your balance is $500 or more.	No	No
Earnings credit	No	No	No	No	Yes*
Monthly Activity allowance	Combination of 200 cleared or deposited items/checks; cash deposits up to $3,000; and up to 25 individual deposits	Combination of 200 cleared or deposited items/checks; cash deposits up to $3,000; and up to 25 individual deposits	Combination of 200 cleared or deposited items/checks; cash deposits up to $3,000; and up to 25 individual deposits	Combination of 300 cleared or deposited items/checks; cash deposits up to $6,000; and up to 25 individual deposits	Unlimited transactions per Item Charge $0.11 per debit item; $0.11 per deposit item; $0.11 per $100 cash deposit

* This account features an earnings credit which is applied to reduce or eliminate some of the fees on the account, and it does not reduce or eliminate the merchant credit card processing fee. If the earnings credit exceeds your 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. Please refer to the Initial Business Checking Account Disclosure for additional information and to the Business Account Fee Schedule for a complete listing of transaction and service fees.

Must meet qualifications for a business checking account. All business checking accounts must maintain a business savings account with a minimum opening deposit of $100 plus a one-time membership fee of $5.

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 95687

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
One Travis Way, Vacaville, CA 95687
(707) 469-2000 or (888) 698-0000

Check Fraud Information
(707) 469-4384 or
(800) 877-8328, ext. 64384#

Debit/Credit Card Fraud Information
(707) 469-1810 or
(800) 877-8328, ext. 61810#

TRAVIS CREDIT UNION

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.

Federally insured by NCUA. Equal Housing Lender. NMLS registered.

© 2012 Travis Credit Union, All rights reserved. TCU-736 (10/12)