



Business Services

TFCU offers you an array of business services for your individual business needs. We can help you succeed in today's competitive business world with various products and services. Whether you need affordable business loans, deposit accounts, or secure investment accounts, TFCU is here to help you manage your business financial needs.

DEPOSIT SERVICES

- *Business Share Savings*
- *Basic Business Checking*
- *Business Plus Checking*
- *Business Insured Money Market Account*
- *Business Share Certificates*

Basic Business Checking is ideal for businesses with lower monthly check writing and deposit activity.

Business Plus Checking is for businesses that have higher liquidity and transaction volume and are interested in earning dividends.

Business Checking Account Requirements and Benefits		
	Basic Checking	Plus Checking
Balance Requirement	\$0	\$2,500
Monthly Service Fee	\$10	\$15 – If average daily balance falls below \$2,500.
Transaction Activity Fee	25 free debits. Over fee of \$0.30 per item.	75 free debits. Over fee of \$0.25 per item.
Minimum to Open	\$100	\$250
Dividend Earnings	None	Yes, if account maintains an average daily balance of \$2,500 or more.
Debit Cards	Included	Included
Automatic Overdraft from Share Account or Line-of-Credit	Yes – Free	Yes - Free
Bill Payer	\$4.95 per month.	\$4.95 per month.
Online Banking	Included	Included
Online Check Images	Included	Included
E-Statements	Included	Included

To expedite the opening of your business accounts, please bring the documents listed below that correspond with your business entity type:

Sole Proprietor

- *Sole Proprietorship Employer Identification Number (EIN) or Sole Proprietor Social Security Number (SSN)*
- *Assumed Name Certificate*

General Partnership

- *Assumed Name Certificate*
- *EIN or Partner's SSN*
- *Partnership Authorization*
- *Partnership Agreement*

Limited Liability Company (LLC)

- *Articles of Organization/Certificate of Formation*

- *Operating Agreement/Regulations/Company Agreement*
- *EIN or Member's SSN if an individual member*
- *Assumed Name Certificate*
- *Resolution*

Limited Partnership

- *Assumed Name Certificate*
- *Certificate of Limited Partnership/Certificate of Formation*
- *Limited Partnership Agreement*
- *Limited Partnership Authorization*
- *EIN*

Registered Limited Liability Partnership (LLP)

- *Registration of Limited Liability Partnership*
- *Partnership Agreement*
- *Assumed Name Certificate*
- *Limited Partnership Authorization*
- *EIN*

Corporation

- *Articles of Incorporation/Certificate of Formation*
- *Assumed Name Certificate (if name other than corporate name used)*
- *Bylaws*
- *Corporate Resolution*
- *EIN*

Non-Profit Corporation

- *Articles of Incorporation/Certificate of Formation*
- *Bylaws*
- *Tax Exempt Number or Tax Exempt letter with EIN*
- *Minutes evidencing election of officers*
- *Group Exemption IRS letter*
- *Non-profit Resolution*

Please note: After a review of the documentation, additional information may be required.

LENDING SERVICES

- *Revolving Lines of Credit*
- *Term Loans*
- *Commercial Real Estate Loans*
- *Share Certificate Secured Loans*

Revolving Lines of Credit give you access to cash when you need it for working capital or business cycle needs. TFCU offers both secured and unsecured financing at very competitive rates.

Term Loans give you the ability to finance the fixed assets your company needs. Commonly financed items include equipment and vehicles.

Commercial Real Estate Loans give you the ability to purchase commercial property, land and investment property. TFCU can also help you refinance an existing real estate loan to lower your interest rate or to access equity.

Share Certificate Secured Loans give you access to cash with a low, fixed rate and flexible terms. By using your TFCU share certificate as collateral for your loan, you can maintain your investment and take advantage of a low interest rate loan.

All loans are subject to credit approval. Not all applicants may qualify.

Federally insured by NCUA

(915) 843-8328 / tfcu.coop

BUSINESS LENDING • 12020 Rojas Drive

Monday-Friday 9:00 a.m.- 5:30 p.m.

Wednesday- 10:00 a.m.- 5:30 p.m.

(Or by appointment.)