



# THINK BIGGER

SMART BUSINESS BANKING WITH SCU

*We've got you.*

Accounts | Lending | Solutions



# GETTING DOWN TO BUSINESS

## **WHETHER YOU ARE JUST STARTING YOUR BUSINESS OR LOOKING TO EXPAND, SOUTHBRIDGE CREDIT UNION CAN HELP MAKE IT HAPPEN.**

From small local businesses to large corporations, SCU has the experience to help your business grow. We offer an array of solutions to help you manage the funds of your business. Whether you need to improve cash flow, expand your business, purchase assets, refinance debt or borrow funds, SCU can give you access to capital needed to grow and succeed in a competitive market.

Our Commercial Services team takes the time to listen, to get to know your business in order to help you find the right financial option for the success and growth of your business. We will be with you every step of the way, guiding you and lending our financial support.

**THINK BIG ... GROW BIGGER. LET'S TALK.**



### **MEMBERSHIP IS EASY!**

Membership to Southbridge Credit Union requires a one-time, dividend-earning deposit of \$5 into a Prime Share Savings Account—as defined under the supervision of the Massachusetts Division of Banks.

# PRODUCTS & SERVICES



## BUSINESS DEPOSITS

### BASIC BUSINESS CHECKING

- First 100 items per month are FREE; a fee of \$0.15 is incurred for each additional item
- No monthly maintenance fee

### BUSINESS CHECKING PLUS INTEREST

- First 250 items per month are FREE; a fee of \$0.25 is incurred for each additional item
- Earns same tiered rate as a Super NOW account – dividends paid monthly
- Monthly Service Charge per Statement Cycle \$10.00
- No Monthly Service Charge if \$2,500 average balance is maintained

### HIGH VOLUME BUSINESS CHECKING

- First 500 items per month are FREE; a fee of \$0.50 is incurred for each additional item
- Monthly Service Charge per Statement Cycle \$25.00
- No Monthly Service Charge if \$500 average balance is maintained

## COMMON FEATURES AND AVAILABLE SERVICES

- Online Banking with Bill Payment at southbridgecu.com
- Mobile Remote Deposit Capture
- Remote Deposit Capture – Home or Office
- Quicken/Quickbooks downloads through Online Banking
- E-statements to view, print, and save
- Overdraft transfers from savings accounts
- Surcharge-free ATM access in SUM® and MoneyPass® Networks
- Check images returned with month-end statement upon request
- Night Depository

## BUSINESS SAVINGS (SHARE ACCOUNT)

- Dividends paid monthly
- No monthly maintenance fee

## BUSINESS MONEY MARKET

- Dividends paid monthly
- Tiered rates based on balance
- No monthly maintenance fee

## CERTIFICATES

- Terms from 6 months to 60 months
- Only \$500 minimum to open
- Dividends paid monthly

## BUSINESS LENDING

- Business Line of Credit
- Real Estate Loans
- Equipment Loans
- Business VISA® Rewards Credit Card



# WE'VE GOT YOU

888.599.2265 | [southbridgecu.com](https://southbridgecu.com)



Membership to SCU requires a one-time interest-earning deposit of \$5.00 in a prime share account.  
Equal Housing Opportunity. Equal Opportunity Employer. Federally insured by NCUA. NMLS #616673.