

BUSINESS SERVICES

We're in the business of helping you with yours.



BUSINESS CHECKING ACCOUNT



BUSINESS VISA® CREDIT CARDS



BUSINESS LENDING



BUSINESS ONLINE SERVICES

We're Committed to Service

Whether your business is just getting started or you're looking for ways to keep your business growing, our business development team is committed to providing you the support you need to keep your business moving forward. Our team takes the time to build relationships by getting to know you, your business and its needs. This personalized approach allows us to tailor financial solutions specific to you and your business.

We're here for you and your business.

- [Member Business Checking](#)
- [Business VISA® Credit Card](#)
- [Equipment Financing](#)
- [Real Estate Loans](#)
- And More!

EXPLORE OUR SUITE OF BUSINESS PRODUCTS AND SERVICES.

Member Business Checking

A streamlined, straightforward business account, our Member Business Checking offers everything you need to keep your finances running smoothly without the headaches of monthly service fees, hidden fees, and strict account requirements.

Benefits & Features:

- No monthly maintenance fee
- Interest bearing account¹
- No-annual-fee Business VISA® Debit Card
 - o Maximum financial control when you use your Business VISA® Debit Card to pay for business expenses

- Free Digital Banking
- Free Bill Pay
- Free Mobile Banking
- Free Remote Deposit Capture
- First 200 transactions per month are included at no charge²
- 5 Free foreign ATM transactions per month³
- More Surcharge-Free ATMs than most big banks with our nationwide network of CO-OP ATMs^{*}

Business VISA® Credit Card

With its convenient purchasing power, available credit, and detailed reporting, our Business VISA® card offers small business owners the opportunity to get ahead, and stay ahead.

Benefits & Features:

- **Low rate.** Pay one low-rate that's the same for purchases and cash advances.
- **No annual fee.** Because you need a credit card to charge things with, not one that charges you.
- **uChoose® Rewards.** Earn uChoose® reward points whenever you swipe your VISA® for qualifying purchases. Every dollar you save is another dollar you can put back into your business.
- **No Balance Transfer Fee**

Business Lending

We know that the success of your business can rest on your ability to make decisions quickly and having the resources on hand to act on those decisions. That's why we're pleased to offer a variety of business loans and lines of credit. Our affordable and flexible financing options can help you update equipment, purchase your own building, increase cash flow, or whatever else your budding business may need.



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- **Term Loans.** With fixed rates and terms up to 10 years, our Business Term Loans can help you get the financing you need to purchase equipment, business or commercial vehicles, expand your business, and more.
- **Lines of Credit.** From time to time, most small businesses need cash for short-term working capital, seasonal purchases, inventory, or to carry accounts receivable. With our Business Line of Credit, you can access cash whenever you need it – giving you the flexibility you need to run your business and keep a competitive edge.
- **Real Estate Loans.** If you're ready to change or expand where you do business, our Real Estate Loan can help you get there. This secured loan can help you purchase, refinance, or expand.
- **SBA Loans.** We are a qualified Small Business Administration (SBA) lender and are experienced in all the SBA products and programs available to meet your company's needs, including all 7(a) and 504 loan programs.

Business Online Services

Your time is valuable, so we make it quick and easy for you to manage your money whenever and however it's convenient for you.

Business Digital Banking. With our Business Digital Banking, you can manage all your company's banking needs without leaving your office. You can view transactions, deposit checks, transfer funds, access your credit line, make loan payments, pay bills, and more – all at your convenience.

Business Bill Pay. By streamlining your accounts payable, Bill Pay can help you manage your finances more quickly and efficiently, helping you save valuable time and money.

Benefits & Features:

- Free with Business Checking Account
- Easily import payees from Quicken® or QuickBooks®
- Set up single or recurring payments
- Mobile Banking with Mobile Deposit from your mobile device
- Send payroll deposit to multiple accounts
- Pay multiple invoices for a single payee at a time and account for them in one location
- Delegate tasks and set permission controls
- Run customized reports
- Convenient invoicing feature

Why Choose Northeast Credit Union for Your Business Needs?

If you're ready to take your business to the next level, Northeast Credit Union is here to help. Our no-hassle business products and tools make it easier than ever to manage your business' finances and everyday transactions. Our business solutions are simple and easy to understand with no hidden fees, so you can spend your time, energy, and money where it matters most – your business.

Schedule an Appointment Today.

Visit necu.org, call 888.436.1847 to speak with a Member Experience Specialist, or stop by [your local Northeast Credit Union branch](#).



¹Refer to account details.

²Refer to Schedule of Fees.

³For non-Northeast Credit Union transactions, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of transaction.

⁴More than 30,000 surcharge-free ATMs in the U.S. and Canada are available through a network of CO-OP ATMs. Source: Institution Websites. JD7325.08.22

