

# Small Business Banking

Strong financial support  
for your big dreams.



Delta   
Community  
CREDIT UNION

EVERYTHING YOUR BANK SHOULD BE™



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Community<sup>®</sup>  
CREDIT UNION  
EVERYTHING YOUR BANK SHOULD BE<sup>™</sup>



## Tools and services to help your business thrive.

As any business owner knows, there's always room to do things better and more efficiently. That's where Delta Community can help, with banking and financial tools that allow you to keep things running smoothly, without adding extra expenses.

## Checking and Savings that are business-friendly.

### Value Checking

Saving money is something every business owner wants. Our Value Checking Account delivers that, with plenty of benefits.

The perks of Value Checking:

- No monthly service fee with a minimum or average balance requirement of \$500<sup>1</sup>
- No charge for the first 100 combined transactions and only 10 cents for each one over 100
- Unlimited access to thousands of surcharge-free ATMs
- Free Delta Community Visa® Business Debit Card
- Access to our award-winning Mobile App and Online Banking, which include Bill Pay, Online Statements and Alerts & Notifications

### Business Checking

- All the benefits of Value Checking, plus earn monthly interest
- No monthly service fee for average daily balance of \$750 or more<sup>2</sup>

### Business Savings

- Just \$5 to open an account
- Competitive dividends and no fees
- No minimum balance required or early withdrawal penalties
- Overdraft Protection

### Money Market Accounts

- Earn greater dividends
- No monthly fee
- No fixed-rate or long-term commitment

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## Technology to help your cash flow.

### Merchant Services

Keeping the doors open means keeping money coming in. So we make it quick and easy for your clients and customers to pay you. We offer many options to find the right payment acceptance system to fit your needs, including:

- Credit and debit card processing
- ACH/EFT and check processing
- Mobile smartphone and wireless terminal processing

## Digital banking tools for your business.

### Mobile App and Online Banking

You'll have the flexibility you need to make transactions or pay bills anytime, anywhere for your business with our digital banking services. And, to make life a little simpler, you'll have access to all of your accounts in one central location.

Here's everything you can do:

- View account transactions and loan information
- Transfer funds between your Delta Community accounts and your accounts at other financial institutions (A2A)
- Make loan payments
- View check images
- Set travel alerts, cancel a stolen card and more with our Visa Card Management tools
- Request PIN reminders
- View Online Statements and set up Alerts

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## Borrowing to grow.

### Visa® Business Platinum Rewards Credit Card

Every business has expenses, but you can be smart with how you pay for them. Our Visa Business Platinum Rewards Credit Card has no annual fee and a free rewards program that you can use for Cash Back, Merchandise, Travel and more.

Overall benefits:

- Save money with no annual fee
- Earn 1 point for every \$1 spent on eligible purchases with our Reward Points Program
- Separate business expenses from personal expenses
- Use as a cash advance for payroll, large purchases and short-term borrowing<sup>3</sup>
- Assign credit cards to employees
- Superior security for your cards and purchases

### Lending for vehicles and equipment

If you need to add vehicles, equipment or machinery to keep your business moving, Delta Community has competitive lending rates and even refinancing options to save money. Our team of experienced commercial lenders will work closely with you throughout the borrowing process.



**To learn more about our Small Business Banking Program, call 404-677-4659 or visit [DeltaCommunityCU.com/SmallBusiness](http://DeltaCommunityCU.com/SmallBusiness).**



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<sup>1</sup>\$500 average daily balance, \$5,000 deposit balance or combined deposit and/or loan relationship totaling \$10,000 is required to waive \$5 monthly service fee.

<sup>2</sup>\$750 average daily balance, \$10,000 deposit balance or combined deposit and/or loan relationship totaling \$20,000 is required to waive \$10 monthly service fee.

<sup>3</sup>Finance charges and a transaction fee are imposed from the date a Cash Advance is taken. See Card Agreement for additional information.