

Earning Your Trust By Serving Your Business

Save Time. Save Money. Earn Money.™



BUSINESS SOLUTIONS

Efficient • Convenient • Secure

Whether you're an enterprising start-up or thinking about expansion, RBFCU Business Solutions provides tools to help your business succeed. Our team works with you to learn about your goals and challenges so we can provide solutions that fit your particular needs. With every product we offer and every transaction you make, we strive to give you peace of mind, convenience and security.

Learn how we can help you maximize efficiency by delivering low-cost, high-value products and services such as loans, checking accounts, merchant processing, insurance and investments.



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BUSINESS ACCOUNTS

Put your business on the path to savings and success



RBFCU provides a variety of business accounts and services including savings, checking, on-site check deposit scanners, payroll management and more¹.

With a minimum deposit of \$1, you can open a Business Savings Account and Business Checking Account with no minimum balance required.

All Business Checking Accounts provide you with:

- Free standard checks
- Free RBFCU Mastercard® Freedom Business Debit Card
- ATM access at RBFCU locations with your Freedom Business Debit Card
- Free and secure online account access
- Access to RBFCU Mobile® app²
- Dividends paid on every dollar
- Free access to Guest User³ - share secure account access with trusted business associates
- Pay bills on the go with RBFCU Bill Pay®⁴
- Receive statements and documents online⁵
- Use RBFCU Mobile Deposit®⁶ to deposit checks from a mobile device, scanner or digital camera
- Customizable email and/or text Alerts to monitor your accounts and transactions⁷

CHECKING ACCOUNTS TO FIT THE NEEDS OF YOUR BUSINESS

Account Type	Monthly Maintenance Fee	Free Items ⁸	Over Limit Fee
Basic Business Checking	\$0	50	25¢ per item over 50
Preferred Business Checking	\$5	250	25¢ per item over 250
Elite Business Checking	\$15	Unlimited	N/A
Organizational Checking	\$0	Unlimited	N/A

Avoid monthly maintenance fees with one of the following:

- \$50,000+ business loan balance
- ACH origination agreement with RBFCU
- Merchant or payroll processing through RBFCU’s provider
- Active check deposit scanner service

ONLINE AND MOBILE BANKING

Access your account anytime, anywhere

RBFCU’s online and mobile banking services give you convenience and security that makes you and your business more effective.

-  **Check balances**
-  **RBFCU Mobile Deposit®**
-  **Make payments**
-  **Find a branch**

Business Account Check Scanner

Securely scan and deposit paper checks from your business location to your RBFCU Business Checking Account. Our easy-to-use scanners can provide faster deposits and give you the flexibility to be there for your business and customers.

CHOOSE THE SCANNER THAT MEETS YOUR NEEDS

Scanner Type	Scanned Checks Per Minute	Check Scanner Fee
Standard	45	\$20/month
High Volume	120	\$40/month

\$50 one-time, set-up fee

Monthly RBFCU Business Checking Account fees waived when you enroll⁹

Guest User

Guest User allows eligible business account owners to share secure account access with trusted business associates.

- Business owners can set up access for their delegates and change credentials as needed
- Access to your business information based on parameters you specify
- No need to share login credentials of account owner
- Allow trusted partners to view account details, download transaction history or make online deposits
- Make transfers to your business accounts and loan payments to your business loans
- Originate business wire transfers
- Deposit checks with remote deposit capture access
- Business account statement access

MERCHANT PROCESSING

Accept credit and debit card payments

Give your customers convenience and flexibility while improving your bottom line. Accepting credit and debit cards is essential to promoting growth for any size business. You can use a traditional terminal, and receive payments through your website or a mobile device. Card present or not present functionality is also available.

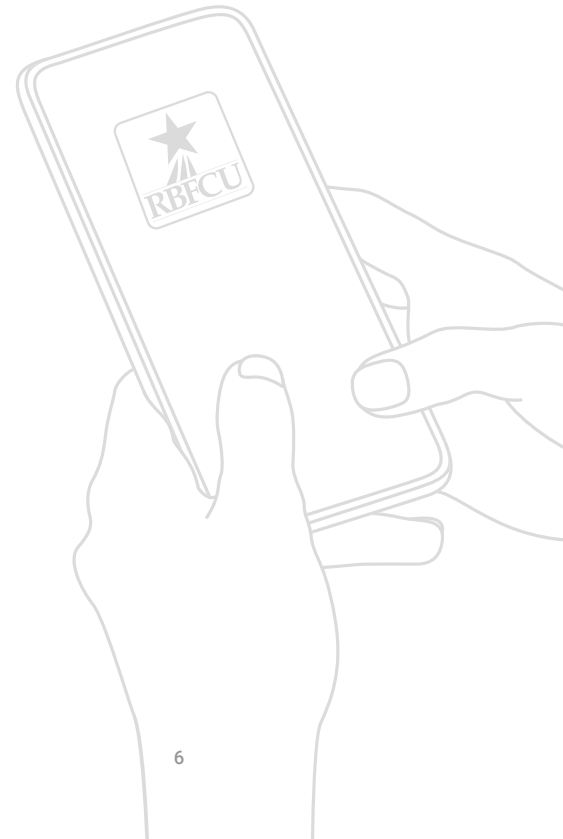
Benefits include:

- Increased revenue while providing your customers more payment methods
- Improved cash flow by receiving funds typically within 1-2 days directly deposited into your account
- Accept payments from Visa®, Mastercard®, Discover®, American Express®, debit cards, private-label, prepaid cards and payroll cards
- Dedicated online dashboard to manage your merchant account with 24/7 live U.S. support
- Flexible pricing options to best fit your business needs
- Payment plans available to purchase equipment
- EMV (chip card) capable for all physical card readers
- No cancellation fees and no contracts offered on all merchant processing options
- Using our Merchant Processing service offsets your RBFCU Business Checking Account monthly maintenance fees⁸

Mobile Payment Acceptance in the Palm of Your Hand

Turn your mobile phone or tablet into a merchant processing device allowing you to accept cards anywhere.

- Email receipts or print on demand using the supported card reader/receipt printer
- Free RBFCU Mobile® app is available for Apple® and Android™ (our merchant processing service will set up a gateway account to use the app)
- Bluetooth-enabled devices available



Retail Terminals and Point-of-Sale Capabilities

Enable your business to accept all major card types in person and over the phone.

Additional features include:

- PIN-based debit capable for lower-pricing options
- Electronic check acceptance available
- Funds verification to limit bad checks
- Gift cards and loyalty programs available
- End-to-end encryption to minimize fraud and misuse
- Use your phone line, Wi-Fi or internet modem for processing (wireless terminals also available)

Web Hosting and eCommerce

Reliable payment gateway, merchant processing and shopping cart capability provide a full online business solution.

- Build your website with a template-based option or fully customize your website
- Merchant account with proprietary payment gateway available with flexible pricing structures
- Shopping cart capability
- SSL Certificate capability
- 24/7 live U.S. support

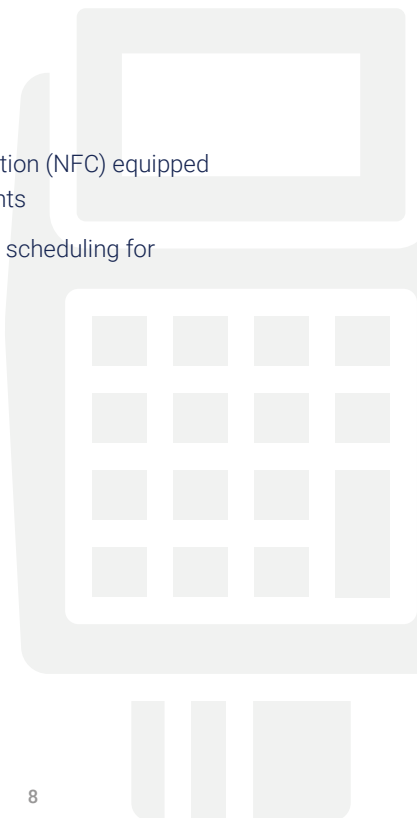
Clover Mini

Need a more robust terminal but not ready for point of sale? The Clover Mini is the right fit.

This device delivers a hybrid point-of-sale system with more robust reporting and new applications constantly being developed.

Key features include:

- Compact physical footprint
- Front-facing camera/microphone
- Bluetooth/audio jack
- Barcode scanner
- Built-in printer
- Near Field Communication (NFC) equipped for contactless payments
- Time tracking and shift scheduling for employees available



ACH ORIGATION SERVICES

Cut costs while providing additional benefits

Eliminate paper checks by using our payment and collection system which gives you the speed and reliability your business demands. Our ACH (Automated Clearing House) services help you cut costs while providing additional benefits to you, your employees and your customers¹⁰.

Uses for ACH include:

- 1. DIRECT PAYROLL DEPOSIT:** Pay your employees with direct deposit at any financial institution.
- 2. ELECTRONIC COLLECTIONS:** Speed up the collections process by automatically collecting payments, fees, dues, donations or any other money owed to your business.
- 3. PAYMENTS:** Schedule electronic payments without the added time and expense of writing checks and postage. Ensures the payment reaches its account destination safely and on time.
- 4. SAME-DAY ACH AVAILABLE:** For faster payments, some restrictions apply.

Benefits

IMPROVED CASH FLOW AND MANAGEMENT

Improve your cash flow forecast by knowing exactly when you need to fund ACH disbursements and when your account receives credit from customer collections. You no longer have to track checks that have not yet cleared your account.

PEACE OF MIND

Every time you submit payroll or payments, you can be assured your transactions were processed successfully and securely.

QUICK, SECURE AND EASY TO USE

Use your exclusive ACH portal to download, print and save your ACH files.

PAYROLL PROCESSING

Manage your payroll easily with a complete payroll processing solution

RBFCU can provide your business with a complete payroll processing solution, allowing you to focus on growing your business.

Our payroll processing provides:

- Tax calculation, withholdings, net pay to employees and all required government reporting
- Government tax filing and tax payments
- Single point of contact
- 24/7 online access to enter employee hours and obtain reports
- 24/7 live U.S. support
- Secure payroll data storage
- Payroll register and management reports, year-end reports, W-2s and 1099s
- Human resources support center available
- Tax Indemnification included
- Direct deposit or payroll cards included; payroll checks available
- Instant adjustments with up-to-date information (eliminates the “back and forth” process)
- Managed tax payments by depositing federal withholdings, FICA and FUTA

BUSINESS LENDING

Affordable loans for your unique needs

RBFCU's business lending team provides affordable solutions for your unique borrowing needs with fixed rates and flexible terms on conventional business loans¹¹.

Business lending products include:

- 1. COMMERCIAL REAL ESTATE AND CONSTRUCTION LOANS:** Competitive rates on commercial real estate loans for owner-occupied, investment and multi-family properties. Financing available for purchase construction and refinancing with flexible terms and no pre-payment penalties.
- 2. BUSINESS SELECT MASTERCARD® CREDIT CARD¹²:** 2% cash-back rewards on every purchase and unlock exclusive savings on financial tools, tax preparation solutions and more.
- 3. LINE OF CREDIT:** A line of credit can assist you with short-term cash flow needs. Receive a fixed rate and process your advances online.
- 4. VEHICLE AND EQUIPMENT LOANS:** Competitive rate equipment loans can sometimes be difficult to secure and very costly, but we can help. RBFCU finances a variety of unique items, such as construction equipment, scientific/medical equipment, tractors/trailers, 18-wheelers, heavy machinery and non-standard tools and equipment.

SBA LENDING

Small Business Administration lending options

Small Business Administration (SBA) guaranteed loans can provide borrowers with lower down payment requirements and longer loan terms to assist with minimizing monthly payments and improving cash flow. As a national award-winning Preferred and Express Lender, RBFCU offers a variety of SBA 7(a) loan programs.

With the 504 SBA program, qualified borrowers can purchase commercial real estate with as little as a 10% down payment.

SBA loan proceeds can be used for:

- Commercial real estate purchase/renovation
- Equipment
- Construction
- Franchises
- Business acquisition
- Working capital

RBFCU INVESTMENTS GROUP

Investment solutions for your business

RBFCU Investments Group is here to help you navigate important financial decisions. Whether you're advancing business goals or planning for your personal financial future, our team is here to support you at every stage.

We've got you covered with our investment solutions.

- Financial and retirement planning
- 401(k) and 403(b) plans
- Simple Individual Retirement Accounts (IRAs)
- Simplified Employee Pensions (SEPs)
- Tax-sheltered annuities
- Employer savings incentive match plans
- Insurance protection strategies
- Non-qualified deferred compensation plans
- Non-qualified accumulation plans

FOR MORE INFORMATION, VISIT:
rbfcu.org/investments

CONTACT US

1-888-294-0202 | rbinvestments@rbfcu.org

Not FDIC or NCUA Insured | No Financial Institution Guarantee | May Lose Value

Ameriprise Financial Services, LLC, has partnered with this financial institution through a contractual revenue sharing relationship that creates a conflict of interest. The financial institution is not an investment client of Ameriprise but receives compensation from Ameriprise for successful referrals, and in most cases the majority of commissions and fees generated by Ameriprise for its services. This applies as long as the referred client maintains a relationship with Ameriprise. The financial institution's non-licensed employees may also receive incentives for referrals to Ameriprise and this creates a conflict of interest.

Ameriprise Financial cannot guarantee future financial results.

Ameriprise Financial is not affiliated with the financial institution.

RBFCU Investments Group is a financial advisory practice of Ameriprise Financial Services, LLC.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

RBFCU INSURANCE AGENCY

Protect your business with
affordable coverage

RBFCU Insurance Agency is here to help protect business owners like you as well as your commercial property and employees, too.

Contact an agent today to explore insurance policy options for your business:

- Business automobile insurance
- Business owners policy (BOP)
- Commercial property insurance
- Directors and officers insurance
- Errors and omissions insurance
- General liability insurance
- Investment and rental property insurance
- Workers compensation

FOR MORE INFORMATION, VISIT:

rbfcu.org/insurance

CONTACT US

1-888-564-2999

Insurance products are offered through RBFCU Insurance Agency LLC, a wholly-owned subsidiary of RBFCU Services LLC and an affiliate of Randolph-Brooks Federal Credit Union (RBFCU). RBFCU Insurance Agency LLC is operated by Banc Insurance Agency. Business conducted with RBFCU Insurance Agency LLC is separate and distinct from any business conducted with RBFCU. Insurance products are not deposits; are not obligations of RBFCU; are not NCUA insured; are not issued by or guaranteed by RBFCU or any other affiliate, and may lose value. Any insurance required as a condition of the extension of credit by RBFCU need not be purchased from RBFCU Insurance Agency LLC but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the member's choice.

Find out how we can help grow your business

RBFCU Business Solutions

210-945-3800

BusinessServices@rbfcu.org

Membership eligibility required.

- 1 No minimum balance required, but an initial deposit must be made to activate your checking account. Programs and fees subject to change; other restrictions may apply. To open a business account, RBFCU personal accounts of all principal owners must be in good standing. Certain information regarding the nature and transaction types of your business will be gathered at the time of account opening. Check cashing is not available on business accounts. We do not offer Money Service Businesses (MSB) accounts.
- 2 RBFCU does not charge a fee for the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.
- 3 Your business must have a Tax Identification Number to qualify for Guest User.
- 4 RBFCU Bill Pay is a free service for members. An active RBFCU checking, debit or credit card is required to use the service. Restrictions may apply. For complete details, please read the RBFCU Bill Pay Terms of Service.
- 5 An Online Banking account is required to sign up for electronic statements and documents. Tax statements or any additional financial documentation required by law may still be mailed until further notice.
- 6 Additional qualifications apply to use RBFCU Mobile Deposit*. All deposits, including Mobile Deposits, are subject to the RBFCU Funds Availability Policy. Certain restrictions, including daily and monthly deposit limitations, may apply.
- 7 Enrolling in Alerts is free, but you may be charged for text messages by your mobile wireless provider. Alerts are a supplemental service and are not a replacement for responsible account review and management. You are responsible for any fees or charges incurred on your account whether you receive your Alerts or not.
- 8 Item: Any check, ACH funds transfer, teller cash withdrawal, ATM withdrawal, debit card purchase, fee, charge or other amount that is added to or subtracted from your balance.
- 9 The Business Checking Account monthly maintenance fee will resume if you cancel the service.
- 10 Fees may be assessed for ACH origination.
- 11 Business Lending rates and terms are subject to change without notice and are offered with approved credit.
- 12 Credit cards subject to credit approval. Programs, rates and terms subject to change. Other restrictions may apply. Exclusive offers available upon Business Select credit card activation.



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