

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 Business Debit Card with \$0 liability on unauthorized purchases
- 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 Paperless Statements⁵
- 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

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

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, 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 fees⁷

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 ORIGINATION 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 purchases, construction and refinancing with amortized periods up to 25 years with no pre-payment penalties.
- 2. MASTERCARD® CREDIT CARD¹²:** Low interest rate and 2% cash back rewards on every purchase, every time when you use the RBFCU Business Select Mastercard credit card.
- 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:** Low-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 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

Reach your goals with our products

RBFCU Investments Group is your lifelong partner for retirement, investment and insurance planning. Your dedicated financial services program offers investment options that can help you and your business reach your financial goals.

Choose from a full range of offerings, including:

- 401(k) plans
- 403(b) tax-sheltered plans
- Financial planning
- Insurance protection strategies
- Simple IRAs
- Simplified Employee Pensions (SEP)
- Savings incentive match plan for employers
- Tax-sheltered annuities
- 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 Federally Insured | No Financial Institution Guarantee | May Lose Value

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

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RBFCU INSURANCE AGENCY

All the coverage you need in one place

When it comes to protecting what matters most, choose RBFCU Insurance Agency. We'll help keep you, your business and your employees protected with the right insurance coverage to meet your needs.

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

- Investment/rental insurance
- Builders risk/comprehensive personal liability
- Commercial insurance
- General liability
- Business Owners Policies (BOP)
- Business property
- Workers compensation
- Business auto insurance
- Professional liability insurance

We're with you all the way!

FOR MORE INFORMATION, VISIT:

rbfcu.org/insurance

CONTACT US

1-888-564-2999 | insurance@rbfcu.org

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Find out how we can help grow your business

RBFCU Business Solutions

210-945-3300 ext. 53800

BusinessServices@rbfcu.org

- 1 Membership eligibility required. 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. All deposits are subject to the RBFCU Funds Availability Policy.
- 3 Your business must have a Tax Identification Number to qualify for Guest User.
- 4 RBFCU Bill Pay™ is a free service for members. Additional fees will apply for using the Bill Pay Same Day service. Members who do not pay at least one bill per month for three consecutive months will automatically be removed from this service. RBFCU Checking is required to use Bill Pay.
- 5 Fees may be assessed for ACH origination.
- 6 Membership eligibility required. Credit cards subject to credit approval. Programs, rates and terms subject to change. Other restrictions may apply.
- 7 Business Lending rates and terms are subject to change without notice and are offered with approved credit.
- 8 Tax statements or any additional financial documentation required by law will still be mailed until further notice.
- 9 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.
- 10 RBFCU Mobile Deposit™ are available for qualified members only. All deposits are subject to the RBFCU Funds Availability Policy.
- 11 The Business Checking Account monthly maintenance fee will resume if you cancel the service.
- 12 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.



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