

BUSINESS BANKING

If your small business feels lost at a big bank, come home to IC Federal Credit Union. Our personal service and low fees can help you manage your finances more efficiently so you can concentrate on growing your business. And if you're like most business owners, you'll appreciate having your personal and business accounts all in one place.

D.B.A. NOW Checking

(for Sole Proprietors or Partnerships)

Earn interest, pay no per-item fees for deposits, and pay no monthly charges or per-item fees for check writing when you maintain a daily balance of:

- ▶ \$500 for Sole Proprietors using an individual's Social Security Number for business tax identification; or
- ▶ \$750 for Sole Proprietors and Partnerships using a Federal Tax Identification Number.

D.B.A. Unlimited Checking

(Only for Sole Proprietors or Partnerships using an individual's Social Security Number for business tax identification)

Pay no monthly charges or per-item fees for deposits or check writing when you maintain a daily balance of \$300.



Commercial Checking

IC offers corporations a full range of services with lower fees than at other financial institutions:

- ▶ Services charges can be partially or completely offset by earnings credits paid at a rate equal to 80% of the 90-day T-Bill on average collected balances -- which are not reduced by any reserve requirements.
- ▶ Merchant Credit Card services offer immediate access to MasterCard® and VISA® funds through PowerPay®.

So whether you're starting a business or growing a business, talk to the business banking specialists at IC Federal Credit Union today!



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- Fitchburg - 300 Bemis Road
- Ayer - 72 Park Street
- Fitchburg - 520 Electric Avenue
- Leominster - 400 Mechanic Street & Watertower Plaza
- Westminster - 71 Main Street

iccreditunion.org
Connecting All Departments
800.262.1001

