

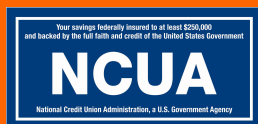
Y-12 Federal Credit Union

Business Services



Y-GO ANYWHERE ELSE FOR YOUR FINANCIAL BUSINESS NEEDS?

Now the expert financial services we have provided to you for your personal accounts are available for your business needs. If you own a business and need funds for growth, we can help you achieve your goals. Services offered and decisions made locally by our Business Services Team.



Federally Insured by
NCUA

Business Loans

Business Home Equity Line of Credit

Business Home Equity Line of Credit (HELOC) is a secured line of credit up to \$5,000,000 for small businesses. A primary residence secures the Business HELOC with financing up to 80%. The interest rate is variable tied to Prime.

- ✧ Loan amounts from \$5,000 to \$5,000,000
- ✧ Interest rate tied to Prime
- ✧ Loan to value (LTV) 80%, 1st or 2nd lien position
- ✧ 60-month term
- ✧ Convenient access options
- ✧ Interest-only repayment options

Business Line of Credit

For growing businesses that need a consistent source of capital, the Y-12 Business Secured Line of Credit provides flexible financing at competitive rates.

- ✧ Loan amounts from \$5,000 - \$5,000,000
- ✧ Interest rate tied to Prime
- ✧ Interest only for up to one year with an annual review
- ✧ May be secured with receivables, equipment, or commercial real estate
- ✧ Convenient access options

For additional information,
contact us at 865.482.1043

Y-go anywhere else.
Y12fcu.org

Business Installment/Term Loans

A Y-12 Business Installment/Term loan is a secured fully amortized loan up to \$5,000,000 for small businesses. Term loans are an excellent source of funding for purchasing equipment, vehicles, and other fixed assets.

- ✧ Loan amounts from \$5,000 - \$5,000,000
- ✧ Interest rate fixed or variable
- ✧ Term of loan up to 84 months (Maturity may be longer based on asset.)
- ✧ The assets you purchase can usually secure the loan

Commercial Mortgage

Our commercial mortgages make owning, re-financing, or renovating commercial real estate easy and affordable. We offer flexible financing options and competitive rates.

- ✧ Low monthly payments
- ✧ Fixed or variable interest rates
- ✧ 20% down payment requirements
- ✧ Up to 25-year amortization
- ✧ Flexible owner-occupancy requirements

VISA Business Platinum Card

This card combines the great features of our personal Platinum Card with useful reporting features for our business members.

Additional Business Services

Y-12 FCU has partnered with Sterling Merchant Services to provide business services to our members. Sterling makes the latest payment technology affordable with a complete offering of payment processing services, that include:

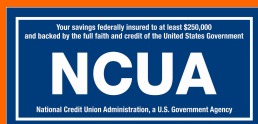
- ✧ Free Online Banking
- ✧ Free Business Bill Pay
- ✧ Credit Card Processing
- ✧ Payroll Services
- ✧ Cash Management





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Y-12 Federal Credit Union Business Services

Business Savings and Checking

Basic Business Share/Savings

- ✧ No Service Charge
- ✧ Interest paid and compounded quarterly
- ✧ Establishes membership with Y-12 Federal Credit Union

Basic Business Checking

A Y-12 Basic Business Checking Account is designed for the special needs of our small business members with low transaction volumes and modest balances.

Our Basic Business Checking account is limited to Sole Proprietorships, Nonprofits and Small Civic Organizations.

- ✧ Only \$5 to open
- ✧ Free first 75 items processed per month/\$.25 per item over 75Free business debit card*
- ✧ Free online access
- ✧ Free Incoming Wires
- ✧ No monthly fee

Advantage Business Checking

This versatile and low cost account is designed for businesses with limited transaction activity. It can also be a great secondary account for payroll or office expenses.

- ✧ Free first 250 items processed per month/\$.25 per item over 250
- ✧ Free business debit card*
- ✧ Free online access
- ✧ Free Incoming Wires
- ✧ \$1500 average daily balance to avoid \$10 monthly service charge
- ✧ Membership available to employees
- ✧ Tiered dividend rates earned on collected balances

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Premier Business Checking Account

Designed for businesses that maintain higher balances along with increased transaction activity. This is an affordable account which offers many added features and benefits.

- ✧ Free first 500 items processed per month/\$.25 per item over 500Tiered dividend rates earned on collected balances
- ✧ Free business debit card*
- ✧ Free online access
- ✧ Free Bill Pay*
- ✧ Free incoming wires
- ✧ Two free outgoing domestic wires per month
- ✧ Membership available to employees
- ✧ \$5000 average daily balance to avoid \$25 monthly

Business Money Market

Our Business Money Market account allows business members to earn competitive rates on higher balances.fixed assets.

- ✧ Tiered dividend rates allow you to earn more for higher balances
- ✧ No service charge when you maintain a \$2500 balance
- ✧ Unlimited withdrawals allowed in amounts of \$500 or more

Business Share Certificates

With a minimum investment of \$500, you can choose from 3-month to 36-month certificates to generate the high-est yield on your investment. All certificates give you the ability to lock in the interest rate for the term of investment with dividends posted monthly. Our 13- and 25-monthSelect Rate Certificates give you the option to bump up your interest rate once during the investment term if market rates improve.

*subject to approval

