



Business Services



Business Banking

Whether you are looking to keep your Business Checking account simple or get rewarded, CFCU has the account to get you there!

Contact

Shine Gonzalez

607-257-8500 ext. 2862

Business Checking or Rewards Checking
Business Rewards Credit Card
Business Savings
Business Money Market

Business Services

Merchant Services
Wire Transfers
24-Hour Night Depository
Safe Deposit Boxes
Account-to-Account Transfers
Online Loan Applications

Free Signature Guarantee

Digital Banking

Mobile Deposit

Free Notary Public

ACH Payments

Sweeps

Entitlements

Bill Pay



Business Lending

Making success affordable while providing options that fit your needs!

Commercial Mortgage Loans

Commercial Mortgages are used to purchase or refinance apartments/student housing, office buildings, shopping centers, industrial warehouses and more. Let us open the doors to your full potential!

Limited Closing Cost Commercial Mortgages*

Our Limited Closing Cost Commercial Mortgage is the best around. If you already have a commercial mortgage with another lender at a higher interest rate, we can help you!

* Restrictions apply.

Secured Term Loans – A term loan provides financing for equipment, inventory, materials, vehicles, permanent working capital, refinancing debt, business expansion. Business assets will serve as collateral for this loan.

Secured Lines of Credit – Short-term financing solution ideal for purchasing inventory or helping with cash-flow fluctuations due to accounts receivable timing. This line of credit can be secured by business assets. CFCU's Secured Line of Credit provides continuous access to funds when you need them.

Business Rewards Credit Card – With a low variable rate, a credit limit up to \$50,000, and cash back rewards, a CFCU Business Rewards Credit Card is a convenient way to make business-related purchases, handle travel/entertainment expenses and take cash advances. Let us help you make business easy.

Share Draft Loan Protection – Don't worry if you inadvertently overdraw your Business Checking account. Share Draft Loan Protection will back up your designated checking account to avoid any non-sufficient funds (NSF) fees. Featuring a maximum credit limit of \$10,000, you have automatic access covering any overdraft up to that approved limit.

* All loans and lines of credit are subject to approval.

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CONTACT



Business Planning Services

Employer Sponsored Plan Reviews

Allow us to assist in fulfilling your fiduciary responsibility in reviewing your current 401(k), 403(b), SIMPLE IRA plan etc.. We can review your plan structure, investment choices, services, and fees to help ensure your plan remains competitive in today's business environment.

Employer Sponsored Plans - 401(k), 403(b), SIMPLE and SEP IRA etc.

Considering establishing a retirement plan for your business? We can help with the selection process through providing comparisons of plan options and providers.

Group 529 College Savings Plans

Establishing a group 529 plan for your business provides additional value to your benefit offerings in providing additional options for employees to save for education expenses in a tax-efficient way.

Financial Education Workshops for Business Owners and Employees

We provide educational workshops covering a depth of topics such as Preparing for Retirement, Social Security, Cyber Security, and Kids & Money.

Key Person Insurance

We can assist in structuring key person insurance benefits for your business that strives to help protect the growth and value of your business.

Buy-Sell Agreements

We can assist in planning and implementing buy-sell agreements that addresses the needs of your business structure that aims to help protect the growth and value of your business.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. CFCU Community Credit Union and CFCU Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using CFCU Wealth Management, and may also be employees of CFCU Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, CFCU Community Credit Union or CFCU Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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