

## SMALL BUSINESS CHECKING

# Simple Solutions for Everyday Business Banking

An appealing suite of differentiated financial wellness and data management security benefits to the business



## Anywhere Banking Benefits

Every business checking account includes:

- **Mobile Banking**  
Check balances, make transfers, pay bills, and deposit checks with your phone.
- **Online Banking**  
Access your account anytime, from any computer with Internet access.
- **Bill Pay**  
Decide which bills you want to pay and when.
- **Debit Card**  
Unlimited debit card transactions for online and in-store purchases. Enable employee purchases with spending controls.
- **eStatements**  
Skip the paper statement and go paperless with eStatements.
- **Merchant Services**  
Accepting and processing payments has never been easier.

# Empower Your Business with VIP Treatment



## Security & Protection

### \$50,000 Cyber Liability<sup>1,3</sup>

Our Cyber Liability Program protects your business for specific costs of a data breach or cyber-attack. In the event of a breach, legal, forensics, and notification costs are covered up to \$10,000. Coverage up to the \$50,000 limit is also provided for privacy liability claims, defense, and regulatory fines and penalties.

### \$10,000 Ransom Payment<sup>1,3</sup>

Up to \$10,000 for your business to evaluate and respond to a ransom threat, including amounts paid by your company to resolve or terminate such a threat.

### Business Debit Card Employee Misuse Protection<sup>1,3</sup>

This coverage provides protection from employee misuse of debit card privileges up to the maximum limit per Claim per Covered Debit Card. Please see your Description of Coverage for full details.

### Business ID Theft Aid<sup>2</sup>

#### CREDIT MONITORING, SCORE & REPORT

Monitor changes and new activity on your business credit report, view your business credit report, track your business credit score, and track trends on your dashboard.

#### Dark Web & Domain Monitoring

Continuously monitor the dark web for changes or activity related to your business identity and data.

#### Fully Managed ID Restoration

In the event of identity theft or other related fraudulent crimes, our full-time fraud experts can guide you through the complex process of restoring your business's identity, financial security and legal integrity.

#### Tailored Security Assessment

A Cyber Threat Assessment will create an industry- specific Cyber Risk Profile to pinpoint and help you understand risks.

### Buyer's Protection and Extended Warranty<sup>1</sup>

Purchased items using your business checking account are protected for up to \$5,000 per item if theft or accidental breakage occurs during the first 180 days of purchase. Product warranty periods are also doubled, up to one year.

## Financial Wellness

### Customized Estate Plan<sup>2</sup>

Create state-specific and legally binding Wills, Powers of Attorney, Trusts, and more. Store these documents and other important information in your document vault for easy access.

### Business Bill Negotiation and Subscription Cancellation<sup>2</sup>

Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need.

### Tax Filing<sup>2</sup>

File your business federal return for free.

## Additional Perks

### VIP Business Everything+ Benefits

Receive a .25% discount on closed-end loans, receive promotional offers on CD rates, and enjoy no fees for cashier's checks, corporate checks, money orders, notary services, photocopy requests and temporary checks.

### Work Perks

Reward your hard-working employees with Work Perks Checking. By partnering with us, your staff will gain access to our full suite of financial tools, our dedicated staff, and valuable employee perks that will help them save their hard-earned money. It's proven to be a valuable addition to your employee package.

<sup>1</sup> INSURANCE PRODUCTS ARE: NOT A DEPOSIT. NOT INSURED BY THE NCUA. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.

<sup>2</sup> Requires activation

<sup>3</sup> Not available in New York

	Business Everything+ Checking	Business Everything Checking
Minimum Opening Deposit	\$250	\$150
Anywhere Banking Tools	✓	✓
Work Perks	✓	✓
Cyber Liability Protection	\$50,000 Limit	\$10,000 Limit
Ransom Payment Threat Protection	\$10,000 Limit	\$1,000 Limit
Debit Card Employee Misuse Protection	\$25,000 per claim/ \$50,000 per 12 months	\$5,000 per claim/ \$10,000 per 12 months
Customized Estate Plan	✓	✓
Business Bill Negotiation	✓	✓
Tax Filing	✓	✓
Buyer's Protection & Extended Warranty	✓	✓
Business ID Theft Aid	✓	
Interest on your Checking Balance	✓	
Business Everything+ Benefits	✓	
Monthly Fee	\$25 per month	\$3,000 minimum daily balance to avoid the \$15 monthly fee