

## COMMERCIAL LOANS

If you are a business owner in need of a commercial real estate loan or line of credit – we can help. BWCU offers several types of Business Loans to help grow your business.

► Types of loans available are:

- **Commercial Real Estate Loans**

**(including rental property)** – Good for businesses wishing to acquire a new location or expand an existing building.

- **Line of Credit** – Allows you to borrow, repay and borrow again, as cash flow allows. LOCs are usually used for businesses with seasonal cash flow trends.

- **Term Loans** – Need to purchase equipment, inventory or vehicles for your business? BWCU has a term loan financing package to help. A customized repayment plan can be developed to fit the needs and cash flow of your business.

- **Construction Loans to General Contractors**

- Custom homes

- Model homes

- Spec homes

► Rates are based on the financial conditions of the business and set by the Vice President of Business Services.

### BUSINESS CREDIT CARDS

We have the credit card answer you will appreciate. The VISA credit card is the most accepted card nationwide. BWCU offers low rates and no annual fee.

**Please contact the Business Services Department for more information at 316.219.7743.**

*This credit union federally insured by the National Credit Union Administration.*



## LOCATIONS

### Wichita

2900 S. Oliver  
8015 E. 22nd St. N.  
1730 W. 21st St.  
2050 N. Tyler Rd.  
2441 N. Maize Rd. – New Market Square  
1322 W. Pawnee  
12021 E. Kellogg – One Kellogg Place  
Spirit AeroSystems Plant II  
13710 W. Maple (Maple and 135th)

### Andover

600 N. Andover Rd.

### Derby

1257 N. Buckner  
1615 N. Rock Rd.

### Haysville

1425 W Grand St.

### Lawrence

4821 W. 6th  
643 Massachusetts

### Coming Soon:

21st & Greenwich – Wichita  
Junction City

## WICHITA METRO AREA

316.219.7743  
800.342.9278

## LAWRENCE

785.856.7878 – 6th and Wakarusa  
785.856.5093 – Downtown

## CALL-24 – PHONE BANKING

316.683.1423  
800.342.9278, press 1



**BWCU.ORG**

## BUSINESS SERVICES



## COMMERCIAL DEPOSIT ACCOUNTS

### WELCOME TO BWCU

Welcome to BWCU – a place designed with you in mind. Where convenience and flexibility help you gain a financial advantage. And where members and owners are one in the same.

BWCU is a not-for-profit organization that serves people like you. The result? A place that puts you in position to achieve your financial goals.

- ▶ Higher rates on deposits.
- ▶ Lower interest rates on loans.
- ▶ Unsurpassed member service.



BWCU is a great place to start your business. We offer convenient and competitive savings and checking products to help grow a successful small business.

#### BUSINESS SAVINGS

- ▶ Dividends calculated on average daily balances above \$100 and paid and compounded monthly.
- ▶ Withdraw or transfer funds from your account at any time.
- ▶ Authorize transfers from this account to cover overdrafts on your Basic Business Checking or Commercial Checking Account for a small fee.

#### BASIC BUSINESS CHECKING

- ▶ Required \$10 membership fee.
- ▶ Minimum opening balance is \$100.
- ▶ Monthly service charge \$5.
- ▶ Monthly Activity.

<i>First 50 Paid Checks</i>	<i>FREE</i>
<i>Each Check Over 50</i>	<i>\$0.25</i>
<i>First 100 Deposited Items</i>	<i>FREE</i>
<i>Each Item Over 100</i>	<i>\$0.20</i>

#### COMMERCIAL CHECKING

- ▶ Required \$10 membership fee.
- ▶ Minimum opening balance is \$100.
- ▶ Monthly service charge \$7.
- ▶ Monthly Activity.

<i>Each Check Paid</i>	<i>\$0.15</i>
<i>Each Deposited Item</i>	<i>\$0.05</i>

- ▶ Dividends paid monthly on account balance.\*

*\*must maintain \$1,000 average daily balance to earn dividends*

#### BUSINESS SENSE CHECKING

- ▶ Required \$10 membership fee.
- ▶ Minimum opening balance is \$100.
- ▶ Monthly service charge \$7.
- ▶ Monthly Activity.

<i>First 200 Paid Checks</i>	<i>FREE</i>
<i>Each Check Over 200</i>	<i>\$0.15</i>
<i>First 100 Deposited Items</i>	<i>FREE</i>
<i>Each Item Over 100</i>	<i>\$0.15</i>

- ▶ Dividends paid monthly on account balance based on tiers listed below:\*\*

\$10,000 – \$49,999

\$50,000 – \$99,999

\$100,000+

*\*\*must maintain \$10,000 average daily balance to earn dividends*

#### PINNACLE SELECT MONEY MARKET ACCOUNT

The Pinnacle Select Money Market Account is a high-yield money market checking account with a low monthly fee and unlimited monthly transactions. It's perfect for personal or business use. Pinnacle Select gives you total daily liquidity and the ability to write an unlimited number of checks each month.

- ▶ Minimum opening amount is \$2,500.
- ▶ \$2,500 minimum balance required to receive dividends, blended rate.
- ▶ Unlimited check writing and transactions.
- ▶ Deposits insured up to \$350,000.
- ▶ Low \$10 monthly fee.
- ▶ Available for both personal and commercial accounts.

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