



# Business Services



**Greater Iowa**  
CREDIT UNION

	GreaterBlue Checking	BusinessEssentials Checking	Commercial+ Checking
Minimum opening deposit	\$50	\$100	\$250
Minimum balance required (to avoid fee)	N/A	\$500	\$2,500
Monthly fee for falling below minimum balance requirement	N/A	\$10 (plus tax)	\$20 (plus tax)
Items per month (checks, ACH, credits/debits, cash deposit, cash withdrawal)	50	250	500
Fee per item overage	\$.15	\$.15	\$.15
Dividend Bearing		Included	Included

We understand when it comes to financial services, you are looking for an institution with a solid reputation and a responsible, competitive approach to products, services and pricing. You want to be in control of your financial dreams but also know quality strategic advice is a welcomed benefit. At Greater Iowa Credit Union, that's exactly what you get. Regardless of the size and scope of your business – whether you are just starting out or are an established operation, Greater Iowa has an array of checking and deposit products designed to help you run your business efficiently and profitably.

## Deposit checking

We offer three levels of checking accounts: GreaterBlue, BusinessEssentials and Commercial+. We will help you find the right account for your business, and if you maintain a minimum balance at the appropriate level, you won't pay monthly maintenance fees. Our transaction fee of \$0.15/transaction (checks, ACH, deposits or withdrawals) is as low as you'll find anywhere for a business account.

## Advice

We have a team of commercial deposit specialists who will work directly with you and guide you through the commercial banking program and identify the best combination of products and services to fit your specific needs. As your business grows and your needs change, they will continue to work with you as a financial advisor.

## Full Range of Financial Products and Services

In addition to our checking account options, Greater Iowa also offers a comprehensive array of financial products and services that include:

- Money markets
- Share certificates
- Investments services
- Financial education programming

## Commercial Loans

If and when you need a commercial loan, line of credit, real estate loan or fixed asset loan; our commercial lending department will work with you to find the appropriate solution at a competitive rate.

## Impressive Online Banking

Our FREE online banking program is just as impressive. Greater Iowa has all the tools you need to run a successful commercial operation.

### FREE services include:

- BillPay
- Online and mobile banking
- Debit/ATM cards
- Financial-to-financial transfers

### For a low monthly fee, services include:

- Payroll functions
- ACH origination (with approved credit)

