

Let's get to work.

When it comes to business banking, work with the financial institution you already trust: DFCU Financial.

We offer:

- Online and Mobile Banking
- Quick loan approvals
- A wide range of small business-friendly solutions
- A great understanding of local business needs
- Cash management services such as ACH and Remote Deposit Capture
- Partnerships including Merchant Services, Payroll and HR Services, Business Insurance and Benefits
- Cash Back*: DFCU Financial's unique way of rewarding members for doing business with us. Qualified members receive a reward of one-half percent (0.50%) on their average yearly loan and deposit balances from the prior year.

*While the DFCU Financial Board of Directors intends to pay Cash Back every year, and has done so since 2006, Cash Back is not guaranteed and will depend on our financial performance and other factors. Annual Cash Back payments are limited to an aggregate of \$25,000 for each tax-reported owner. The IRS requires that Cash Back for an IRA be paid to the same IRA account, and that it be open when Cash Back is deposited. Cash Back to Business Banking members is subject to additional terms.

Anyone who causes DFCU Financial a loss for any reason is not eligible for Cash Back.



FOR MORE INFORMATION

Stop by a nearby branch, give us a call or visit us online.

Click: [DFCUfinancial.com/business](https://dfcufinancial.com/business)

Call: 888.336.2700

Come in: Branch locations across Michigan



400 TOWN CENTER DRIVE
DEARBORN, MI 48126



DFCU Financial is federally insured by the National Credit Union Administration. DFCU Financial is an equal opportunity lender.

Business Banking



Better than a bank.



Business Accounts

Do what you love for a living. We'll do the rest.

An expert staff. Conveniently located branches. 24/7 online business banking. DFCU Financial will work hard to answer your business' financial needs now and in anticipation of the future.

Business Checking

- A transactional checking account designed for a small business.
- Benefits small businesses with small balances that want to avoid the expense of a traditional business checking account.
- No minimum balance required.
- No fees for first 125 transactions.
- Overdraft protection.*

Business Interest Checking Plus

- An interest-bearing, transactional checking account.
- No fees for first 250 transactions.
- Minimum balance required to avoid monthly maintenance fee.
- Overdraft protection.*

Business Certificates

- An interest-bearing certificate that provides short- or long-term savings options.

Business Savings

- An interest-bearing savings account.
- Minimum balance required to avoid monthly maintenance fee.
- Six transactions allowed per month.

* Must qualify. Some restrictions apply.



Business Loans

Business Mortgage

- For small businesses looking to purchase or refinance their commercial properties or residential investment properties.
- Flexible payment options offer a practical way to meet fiscal needs unique to businesses.

Business Term Loan

- Provides small businesses with capital for a variety of needs, initiatives and purchases related to the business.
- Convenient monthly payments.

Business Vehicle

- Designed for refinance and/or purchase of new or used vehicles (SUVs, vans, cars, pick-up trucks only) for commercial use.
- Convenient monthly payments.



Lines Of Credit

Business Line of Credit

- Provides working capital and access to cash when needed. Collateral is required.
- Interest payments are due when cash is used.

Unsecured Business Line of Credit

- Provides working capital and access to cash when needed. No collateral is required.
- Flexible credit limits of \$1,000 to \$49,999.
- Interest payments are due when cash is used.

Visa® Business Credit Card

- Allows small businesses the flexibility and convenience of making small or large purchases related to managing your business.
- Flexible credit limits of \$1,000 to \$49,999.
- Businesses can have multiple cardholders under the approved limit.
- Added benefits include: cash advance service at ATMs worldwide, \$250,000 of Travel Accident Insurance, \$5,000 of Personal Identity Theft coverage and Concierge service for business owners and cardholders.