

# HMFCU Business Checking:

## Accounts to Meet All Your Business Needs

### Basic Business:

*Designed with great benefits for non-profit organizations: churches, or even hobby-related businesses such as Scout Troops, Avon, Tupperware....whatever your small business is.*

- **No Minimum Balance**
- **No Monthly Fee**
- **NO "PER ITEM" FEES**
- **FREE** Online Account Access
- **FREE** Bill Pay
- **FREE** E-Statements
- **FREE** Visa Debit Card
- **FREE** Online Check Images
- **FREE** AudioTeller (24 hr. response)

### Small Business:

*Designed for the small business owner, a company just getting started or well established but with a generally low transaction volume.*

- **Minimum Required Balance to Earn Dividends:** \$1,000.00
- **Monthly Fee:** \$10
- **NO "PER ITEM" FEES**
- **FREE** Online Account Access
- **FREE** Bill Pay
- **FREE** E-Statements
- **FREE** Visa Debit Card
- **FREE** Online Check Images
- **FREE** AudioTeller (24 hr. response)

### Classic Business:

*Designed for larger businesses; "new and blooming" or well established with a higher volume of transactions.*

- **Minimum Required Balance to Earn Dividends:** \$5,000.00
- **Monthly Fee:** \$25
- **NO "PER ITEM" FEES**
- **FREE** Online Account Access
- **FREE** Bill Pay
- **FREE** E-Statements
- **FREE** Visa Debit Card
- **FREE** Online Check Images
- **FREE** AudioTeller (24 hr. response)

### FREE Business:

*Designed for any business, large or small. Businesses that want the "full service" treatment but without the fees usually associated with "full service". Higher minimum required balance, but loaded with benefits!*

- **Minimum Required Balance:** \$25,000.00
- **NO MONTHLY FEES**
- **NO "PER ITEM" FEES**
- **FREE** Online Account Access
- **FREE** Bill Pay
- **FREE** E-Statements
- **FREE** Visa Debit Card
- **FREE** Online Check Images
- **FREE** AudioTeller (24 hr. response)
- Preferred Rates on MasterCard™, Certificates of Deposit and Business Loans