

# Business Accounts



Clawson Community Credit Union has provided high quality products and services to members and their families since 1954. Those same financial products and personalized service are available to business accounts, whether you have 2 or 100 + employees. We offer financial products to meet the needs of your business, your employees, and your customers or patients.

## Savings & Certificate Programs

Earn competitive rates of return on your investments with our full range of savings and certificate programs. Your funds at Clawson Community Credit Union are insured up to \$250,000 by the National Credit Union Administration, and backed by the full faith and credit of the U.S. Government. IRAs are insured separately up to \$250,000.

## Checking Account & Debit MasterCard

Enjoy the benefits of our business checking account with convenient access to your account with the Debit MasterCard. The Debit MasterCard can be used at any location accepting Debit MasterCard and it's also your ATM card. The checking account also features overdraft protection options.

## Convenient Services

We understand the need to minimize the time it takes to take care of your financial business. For this reason, we offer a wide range of services which makes it convenient for you to do business with Clawson Community Credit Union.

- 25,000 surcharge-free ATM's nationwide through the CO-OP Network system
- It's Me 24/7 Home Banking & Online Bill Pay
- E-Statements
- Direct Deposit & Payroll Deductions

## Loan Programs

Clawson Community Credit Union offers a full range of low-rate loan programs to meet your total borrowing needs.

- New & Used Vehicles
- Business Loans
- Secured Loans
- Unsecured Loans
- Visa Credit Card
- Home Equity Loans
- Mortgages
- Loans for every need

## Online Trading



If you are an investor who likes to make your own

investment decisions on your own schedule, then My CU Trade is right for you. Together with CUSO Financial Services, L.P. (CFS) and eVision, we provide you with investment services and tools you need to reach your financial goals. You have 24/7 access to My CU Trade complete package of services. Buy and sell stocks, mutual funds and options, establish many types of accounts, view your accounts online, transfer accounts from other investment firms and more.

## An Employee Benefit At No Cost

With the costs of benefits continuing to rise, it's nice to know there's one benefit you can offer your employees at no cost to your business – membership with Clawson Community Credit Union. You can provide the convenience of direct deposit or payroll deduction into their accounts, and they can participate in all of the services available. Plus all their family members, neighbors and friends are eligible for credit union membership. In addition, the credit union partnered with Accel Members Financial Counseling, in which the credit union pays for the service to provide members with "free" financial advice and counseling. The credit union also offers discount programs with AAA Insurance and Sprint. Consumer Energy gift certificates are available for purchase year round and discount tickets may be purchased for AMC Movies, Cedar Point, The Renaissance Festival and Deer Acres Park.

For more information about the benefits available to you and your business, contact Clawson Community Credit Union today.



625 N. Main  
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# Business Services



Clawson Community Credit Union has established relationships with various partners to provide discounted products and services to our business account members. The majority of these relationships are with local businesses that take pride in the quality of their products and their high level of personalized service to you and your employees.

We constantly seek opportunities for our business members to provide products and services which will enhance their operations.

## Merchant Credit Card Services

This service allows you to accept credit cards from your customers or patients. Businesses have the option to accept any and/or all of the credit cards including VISA, MasterCard, Discover, American Express and debit cards.

The type of equipment required by each business may vary. Account managers are available to help determine the best equipment and software for your specific needs.

Local customer support representatives are available 24/7. Best of all, there are NO long-term merchant or equipment contracts required.

If you are currently using a merchant credit card service, the account manager will provide you with a no-cost, no-obligation comparison for your review.

## Remote Deposit Capture

Enjoy the convenience and safety of making deposits without leaving your business with the Remote Deposit Capture program. A wide range of options for equipment and plans are available based on your specific check volume.

## Computer & Network Administration Services

Technology is constantly changing and it's hard to keep up with the current trends.

Local consultants and computer experts are available to provide you with a wide range of services including web site design and support, and network administration. They can review your systems to ensure that you are protected with the most current antivirus and antispyware programs, and to be sure that you are getting the most out of your computer system.

Purchase discounted computers and software, and take advantage of on-site help for all of your computer needs. Clawson Community Credit Union has leveraged discounts for our business members to assist you in reducing your business costs.

## Office Supply Discounts

Why pay more for office supplies? We've negotiated group discounts for office supplies from paper and pencils to office equipment and furniture. Once you're registered, make your purchases on-line and automatically receive the available discounts (discounts vary based on the specific items).

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# SmartChoice Credit



Clawson Community Credit Union is pleased to have the ability to partner with any business to provide a lending opportunity for their customers or patients. For example, for health care practices, we can provide loans to patients for uninsured or out-of-pocket costs with little or no cost to the practice. Patients may choose to go ahead with procedures knowing that there is an affordable financing option.

Home improvement businesses can offer financing to their customers who may want to proceed with a renovation or addition to their home. Auto repair companies can offer customers the option to finance their repairs. Businesses who service weddings can offer financing anything from flowers to the cost of the entire reception. The opportunities are endless, and financing decisions are instant.

## The Clawson Community Credit Union Business Relationship

We'll meet with you to determine the type of option that best meets your needs. Just some of the choices could be no fees to your business and a low-rate loan to your customers or patients. Another could be a low fee to your business and 0% financing to your customers or patients. The program can be custom designed just for you.

Customers or patients will need to open an account at Clawson Community Credit Union in order to participate in the lending services. A \$25.00 deposit into a savings account is required, and they must meet certain lending requirements and approvals.

## Other SmartChoice Credit Advantages

- No confusing fine print compared to other lending sources.
- This service has no risk to your business if customers or patients do not pay their loan.
- Your office will receive faster payment for services rendered.
- SmartChoice Credit offers a revolving line-of-credit, which when paid down, is available for future purchases.
- Loan applications are completed conveniently online with fast approvals and processing.
- Clawson Community Credit Union is a Michigan based financial institution and loans stay in Michigan.
- As a Clawson Community Credit Union member, your customers or patients then have the opportunity to participate in a wide range of financial products and services.

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