



3RIVERS RETAIL SALES TEAM WELCOMES YOU!

Our Retail Sales team offers [personalized services](#) tailored to meet the needs of our members – both individuals and businesses. We'll work with you by phone, online, at a 3Rivers branch, or we'll come to you. As a proactive presence in our community, our team is focused to create, build, and strengthen relationships.

Are you a small business owner? We can sit down with your employees to make sure their financial needs are being met. This ensures happy employees for your business.

CUSTOMIZED OPTIONS TO MAKE THE MOST OF YOUR MONEY

We offer several attractive deposit accounts for businesses, including Savings, Money Market Accounts (*MMA*s), and Share Certificates.

REMOTE DEPOSIT CAPTURE

Using a simple desktop scanner and web-based technology, you can scan, submit, and deposit all your checks electronically from the convenience of your desk.

FREE ONLINE ACCOUNT ACCESS/BILL PAY

Our Online Account Access and Bill Pay features allow for multiple user management with permission tools. Integration with Quickbooks®, Quicken®, and Intuit® help you to quickly and efficiently balance your books with up-to-date importing of account information and free access to the largest bill pay service in the country.

ACH AND WIRE FUNCTIONALITY

Send and receive funds for automatic payments, direct deposits, and more at your convenience. Same-day options are also available. Both domestic and international wires can be completed with online wire service.

BUSINESS MOBILE APP

Manage your business finances anytime, anywhere with our mobile app for businesses, available on Android and iOS devices. Visit your mobile device's store and search '3Rivers Business Mobile' to get started.

ANNUAL FINANCIAL CHECKUP

From one year to the next, your business's immediate needs and future goals will likely change. An annual check-in with us is a great way to review your business's current financial state and develop a detailed plan for moving toward your long-term goals.

MERCHANT SERVICES/CREDIT CARD PROCESSING

Whether you're brick and mortar, on-the-go, or online, we have options to support your payment needs.

BUSINESS LENDING

- Interest-only lines of credit
- Equipment loans
- Vehicle loans
- Commercial construction loans
- Commercial real estate acquisitions
- SBA & CDC lending capabilities
- Corporate credit cards-cashback rewards

CORPORATE INVESTMENT SERVICES

- Life insurance (*FREE* review)
- Group health insurance
- Retirement plans (*401k, 403b, IRA, SEP-IRA*)

For more information about our business services,

- Visit 3riversfcu.org/businesses
- Call **260.490.8328, ext. 8268**
- Or email us at retailsalesteam@trfcu.org



Federally insured by the NCUA.

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3riversfcu.org

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