



3RIVERS RETAIL SALES TEAM WELCOMES YOU!

As your community credit union, 3Rivers recognizes the importance of local businesses, and we couldn't be happier that you chose us as your business's trusted banking partner! We value your membership, and believe in the work you're doing. Our team is committed to providing the services and support your business needs to thrive.

We'd like to take a moment to ensure you're aware of the tools and resources available to you as a 3Rivers business member. These solutions give you the power to manage your business's day-to-day finances your way – with security, flexibility, and convenience – so you can focus on its future goals.

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