

Business Accounts



**Valley
COMMUNITIES**
CREDIT UNION
.....Where Membership Matters

Business Accounts

Business Checking Account Features

Valley Communities Credit Union offers you peace of mind and convenience when it comes to your business checking account.

- Deposits are insured by NCUA up to \$250,000
- Low minimum balance
- Low comparative fees
- Low cost of checks
- Online and mobile banking suite to manage business accounts 24/7
- Bill Pay available



Choose The Business Checking Account That's Right For You.

Features	Small Business/Organizational	Business
Online Banking	FREE	FREE
Min. balance Required	\$500.00	\$10,000.00
Dividend Information	Monthly dividends are paid on balances over \$2,500	Monthly dividends are paid on balances over \$10,000
Monthly Service Charge	\$3.00 if daily balance falls below minimum at any time during the month	\$12.00 if daily balance falls below minimum at any time during the month
Draft Fees	\$0.15 per draft over 25 per month will be charged	\$0.15 per draft over 50 per month will be charged
Item Processing Fees	\$0.20 fee per item over 100 items deposited will be charged	\$0.10 fee per item over 200 items deposited will be charged
ATM Transactions	Free at VCCU ATMs for cards issued through VCCU	Free at VCCU ATMs for cards issued through VCCU
E-Statements	E-Statements are free through NetBranch	E-Statements are free through NetBranch
Check Return Fee	A return fee of \$25.00 will be assessed per check or draft returned to VCCU	A return fee of \$25.00 will be assessed per check or draft returned to VCCU
NSF Rules/Fees	We will attempt to transfer funds from savings accounts under the same number to cover overdrafts. These transfers will be done prior to 8:00 am if the funds are available. The transfer fee will be \$5.00. All drafts rejected for non-sufficient funds (which we could not transfer to cover) will be charged a \$5.00 DRAFT NSF FEE per draft. If a draft is returned to the Payee, an additional \$25.00 NSF Return Fee per draft will be assessed.	
Overdraft Protection	Enrollment available	Enrollment available

Business Account Fees And Additional Services

- \$25.00 to place a stop payment order
- \$5.00 per item charge to return stop payment items
- \$25.00 for drafts submitted for collection and asked to be held
- \$5.00 per month for dormant accounts (*90 days with no activity*)
- \$50.00 closing fee for draft accounts closed due to NSF activities
- \$25.00 per hour to balance accounts (*\$12.50 min.*)
- \$5.00 for deposit bags
- Rolled coin — 10¢ per roll
- Currency strap — 20¢ per strap
- Draft copies — \$2.50

Business Debit Card

Business Debit Card Features

Our business debit cards allow you to make hassle-free purchases all while having immediate online access and record keeping.

It's Easy To Apply With Many Benefits

- 1 free card per account
- Access your account using a PIN number to do withdrawals, transfer funds, and do inquiries any time of the day at an ATM
- ATM transactions are free at VCCU locations
- 4 free ATM transactions at non VCCU locations
- Ability to purchase goods and services
- Ability to have multiple users (multiple cards)
- May use as a signature-based transaction (credit)
- Easy to use and more convenient than checks
 - No finance charges or annual fees
 - Easy record keeping
 - Online access to your accounts at any time through NetBranch online banking
 - Safer than carrying cash

Online And Mobile Banking

Signing up for NetBranch (online banking) allows you to make convenient, secure transactions using your smartphone or tablet, from home, work or even while traveling. NetBranch offers a secure data link to your account information and a multi-factor authentication system the first time you enroll to confirm your identity for your security.

For more information, visit www.valleycommunities.org, or find our app in the AppStore™ or Google Play™!



Business Debit Cards

Rules & Fees

Business Debit Card Rules

- Business must have an open savings and checking account at VCCU.
- Business debit cards will appear with cardholder's name and business name below.
- Limit of \$750.00 per day in combination of POS transactions and cash withdrawals.
- Limit of 5 POS transactions per day.
- Business account owners are responsible for controlling access and use of the Debit Card and PIN.
- All charges to the company's account shall be solely for business or commercial purpose, and not for personal, family, or household purposes.
- Business account owners agree that by allowing anyone the use of their debit card, they are responsible for all authorized transactions made through their card.
- VCCU will require immediate notification or revocation of any previous authorized cardholder. All canceled and reissued cards will be at the expense of the business owner.
- Business owners will agree to assist VCCU in the investigation and prosecution of claims for unauthorized transactions.
- Debit Card applications must be signed by the business owner and all authorized signers. For any changes in signers the business owner will be required to come in and give signature authorization.

Business Debit Card Fees

- \$1.00 charge per each withdrawal, transfer or inquiry in excess of 4 transactions per month at non-VCCU ATMs
- \$15.00 for each additional card and PIN issued
- \$10.00 fee for a replacement card
- \$5.00 fee for a replacement PIN





**Serving you in your
community at one of these
five convenient locations!**

2290 County Rd. X, Suite C
Kronenweter, WI 54455
(715) 359-0050

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400



Corporate Office
975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770



Federally insured by NCUA

