NAVY FEDERAL Business Solutions

Welcome

Let's Get Down to Business

Welcome to the Navy Federal Business Solutions family! Helping you and your business succeed is our top priority.

What Comes Next?

As a new business member, your essential materials (cards, checks and activation information) will be mailed to you within the next two weeks of account opening. Expect to receive your:

- **welcome letter with your new business Access Number card attached**
- **GO BIZ™ Debit Card**
- **GO BIZ Debit Card PIN**
- **Navy Federal Online® Account Activation Package**
- **checking package with complimentary starter checks and information on how to order more**

If you have any questions along the way, connect with us at 1-877-418-1462.

Our Business Solutions products are designed to help you maintain financial stability as your business grows and evolves. Review all your options below:

Digital Banking

With digital banking,[1] you can make deposits, check account balances, transfer funds and view up to 36 months of statements no matter where you are. It's fast, easy and secure.

Checking Accounts

Our Business Checking options provide the flexibility and options you need to manage your cash flow. Choose from our Business Checking, Business Plus Checking or Premium Business Checking accounts to better manage your business' finances.

Need to order business checks? Connect with our partner Harland Clarke by phone at 1-800-503-2345 or online at **ordermychecks.com**.

Savings Accounts

When it comes to managing your business' savings, we're here to help you find the right fit to maximize your potential. Choose from one of our business savings accounts, a Money Market Savings Account or one of our certificate options.

Money Market Savings Accounts

Looking to earn more than a basic savings account? Opt for a Money Market Savings Account, a savings account that offers you the potential for higher earning than a standard savings account.

Certificates

Another great option to help build your business savings is a certificate. Certificates typically earn dividends at higher rates than savings accounts and have predetermined maturity dates.

GO BIZ Rewards Credit Cards

Manage your business spending with one of our business-specific GO BIZ Rewards Credit Cards, offering competitive rates, and earn one point per dollar spent to redeem for cash, travel and gift cards.[2] Benefits include discounts on TurboTax® and QuickBooks® software,[3] identity theft protection and insurance, and cell phone coverage.[4] Our monthly statements and annual summaries help you track expenses; both Mastercard® and Visa® are available with limits of up to $25,000.

Business & Commercial Vehicle Loans

Whether you need a simple car for transport or a heavy-duty truck to haul, we offer loans for both business and commercial vehicles that can be applied to new purchases or refinances.

Equipment Loans

In need of equipment? Navy Federal has you covered with loans you can use to buy and refinance business equipment.

Investment Real Estate (Residential) & Commercial Real Estate (Owner Occupied or Investment)

With loans available for purchase, refinance and repairs, our Investment Real Estate and Commercial Real Estate loans provide the funding you need to grow your business real estate portfolio.

Business Line of Credit (BLOC)

BLOCs are a great option to help with your business' short-term financial needs, such as bridging gaps between accounts receivable and accounts payable.[5]

Other Services

Whether you need help processing your clients' payments, organizing your payroll or choosing the right insurance, we work to give you access to the services that you need to make your business work:

Merchant Card Processing (Heartland Payment Systems®)

This service allows businesses to accept credit and debit cards from their customers; call 1-877-418-1462 to request follow-up from a Heartland representative.[6]

Payroll Processing (Paychex® Payroll Processing[7])

This service offers small businesses the comprehensive support of a national payroll provider, backed by dedicated, local payroll specialists.[8] Find out more at **paychex.com**.

NAVY FEDERAL Business Solutions

Retirement & Insurance Products (Navy Federal Investment Services & Newtek®[9])

Navy Federal Investment Services offers investment products for business owners, including access to financial advisors.[10] Simply call 1-877-221-8108, 8 am to 8 pm, ET, Monday through Friday, and 9 am to 1 pm, ET, Saturday.

Newtek provides insurance products such as group health, group life, workers compensation, key person life, disability and general liability.[11]

Beneficial Owner Certification

To comply with federal regulation when opening a new deposit or credit account, business owners may be asked to provide or certify additional information about themselves, other owners and operators of the company to Navy Federal.

Interested in expanding your Business Solutions relationship with us? Explore more details on each of these products at **navyfederal.org/business** or connect with a rep Monday through Friday, 9 am to 5 pm, ET at 1-877-418-1462.

We look forward to serving your business.

EQUAL HOUSING LENDER

Federally insured by NCUA. [1]Message and data rates may apply. Visit **navyfederal.org** for more information. [2]Rates are based on creditworthiness and will vary with the market based on the U.S. Prime Rate. Rewards are only earned on eligible net purchases. "Net purchases" means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees. Cash equivalent transactions, such as the purchase, loading, or reloading of gift and prepaid cards (e.g., money orders, GO Prepaid Cards and other cash equivalent gift cards), may not be eligible purchase transactions and may not earn rewards. For more information, view the Business Rewards Card Program Description available at **navyfederal.org**. [3]TurboTax and QuickBooks are trademarks and service marks of Intuit Inc., registered in the United States and other countries. [4]Certain terms, restrictions, and exclusions apply. Please refer to the guide to benefits that will be provided when you become a cardholder. The benefits for Visa GO BIZ Rewards Credit Card accounts differ from those for Mastercard GO BIZ Rewards Credit Card accounts. [5]A line of credit is a credit product, and rates are based on creditworthiness. Please contact your business lending officer for details regarding Navy Federal Business Solutions' line of credit products. [6]Heartland Payment Systems is a registered service mark of Heartland Payment Systems, Inc. Navy Federal Credit Union is in no way responsible for services provided through Heartland Payment Systems' payment processing program. In return for referrals to Heartland Payment Systems, Navy Federal Credit Union receives compensation. [7]Paychex is a registered trademark of Paychex, Inc. [8]Navy Federal Credit Union is in no way responsible for services provided through Paychex. In return for referrals to Paychex, Navy Federal Credit Union receives compensation. [9]Newtek is a registered trademark of Newtek Business Services, Inc. [10]Navy Federal Financial Group, LLC (NFFG) is a licensed insurance agency. Non-deposit investments, brokerage, and advisory products are only sold through Navy Federal Investment Services, LLC (NFIS), a member of FINRA/SIPC and an SEC-registered investment advisory firm. NFIS is a wholly owned subsidiary of NFFG. Insurance products are offered through NFFG and NFIS. **These products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of Navy Federal Credit Union (NFCU), are not offered, recommended, sanctioned, or encouraged by the federal government, and may involve investment risk, including possible loss of principal. Deposit products and related services are provided by NFCU.** Financial Advisors are employees of NFFG, and they are employees and registered representatives of NFIS. NFIS and NFFG are affiliated companies under the common control of NFCU. Call 1-877-221-8108 for further information. [11]Newtek is not owned by Navy Federal Credit Union or Navy Federal Financial Group, LLC. Insurance product coverage is written through non-affiliated insurance companies.
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