To ensure your business’ success, it’s important to have the right tools and the right kind of financing. With a Navy Federal Business Membership, you’ll be eligible to apply for financing especially tailored to business needs. From supporting your operating expenses to increasing your purchasing power to buying real estate, we can help you manage and grow your business.

• Credit Cards
• Vehicle Loans
• Commercial Vehicle Loans
• Term Loans
• Real Estate
• Business Checking Lines of Credit (CLOC)
• Business Lines of Credit (BLOC)

Credit Cards
Increase your purchasing power with a Navy Federal business rewards credit card. You’ll enjoy more than a great rate. You’ll also earn rewards on your purchases and pay no annual fee. Plus, it’s a great way to track and manage expenses and separate business from personal expenses.

Features
• Limits of up to $25,000
• Rates as low as Prime + 5.9% APR
• Rewards—earn a point for every dollar spent
• No annual or foreign transaction fees
• Visa® or Mastercard®
• Multiple cardholders

To Apply
1. Visit navyfederal.org/business
2. Complete and sign the business loan application
3. Provide additional supporting documents, if required

Vehicle Loans
Whether you’re looking to transport employees or customers, need to haul or deliver products, or want to refinance existing vehicles, a Navy Federal vehicle loan can get you rolling.

Best For: cars, SUVs and light duty trucks (1/4 ton)

Features
• Up to 100% financing for new vehicles or up to 90% for used
• No fees
• No prepayment penalties

To Apply
For requests of up to $50,000, visit navyfederal.org/business
1. Complete and sign the business loan application
2. Provide the purchase invoice/buyer’s order and include the year, make, model, mileage, VIN and sales price (internet print-offs not accepted)
3. Provide a certificate of insurance with Navy Federal listed as Loss Payee
4. Provide mileage and payoff statements for refinance loans (required)
5. Provide any additional supporting documents requested

Commercial Vehicle Loans
When you need to buy or refinance larger commercial vehicles, you need financing to fit your needs. A Navy Federal commercial vehicle loan can give you the flexibility you need to meet customers’ expectations and grow your business.

Best For: heavy duty or “special use” trucks and vehicles, and rolling stock (semi-tractor trailers, grain trailers and other equipment associated with hauling goods)

Features
• Up to 80% financing for new vehicles or up to 75% for used
• No fees
• No prepayment penalties

To Apply
For requests of up to $50,000, visit navyfederal.org/business
1. Complete and sign the business loan application
2. Provide the purchase invoice/buyer’s order and include the year, make, model, mileage, VIN and sales price (internet print-offs not accepted)
3. Provide a certificate of insurance with Navy Federal listed as Loss Payee
4. Provide mileage and payoff statements for refinance loans (required)
5. Provide any additional supporting documents requested
For requests greater than $50,000, call 1-877-418-1462, Monday through Friday, 9 am to 5 pm, ET and ask to be connected with a business lending representative.

**Term Loans**
Need to increase inventory, buy equipment or make renovations? Whether you’re looking to expand or need working capital, we can help you move ahead.

**Best For:** inventory, commercial equipment, leasehold improvements, expansion, permanent working capital, purchases and refinances

**Features**
- Loan to value: up to 75% depending on the type of collateral
- No prepayment penalties

**Note:** A $150 documentation fee applies; lien search and recording fees may apply and vary by state.

**To Apply**
For requests of up to $50,000, visit navyfederal.org/business.

1. Complete and sign the business loan application
2. Include serial number(s), if applicable, on purchase invoice/buyer’s order to ensure proper lien filing and sales price
3. Provide a certificate of insurance with Navy Federal listed as Loss Payee
4. Provide any additional supporting documents requested

For requests greater than $50,000, call 1-877-418-1462, Monday through Friday, 9 am to 5 pm, ET and ask to be connected with a business lending representative.

**Real Estate**
Whether you’re looking to buy or refinance, we can help you with all your commercial real estate needs.

**Best For:** mixed use property, residential investment property, commercial (classified as owner occupied or investment), property renovation

**Features**
- Loan to Value: up to 80% for owner-occupied purchase or refinance; up to 75% for investment; up to 65% renovation to the property
- Fixed- and variable-rate options
- Standard 5-year term, 20-year amortization
- No prepayment penalties

**Note:** Applicable fees include appraisal, origination (non-refundable), document preparation, title, pest inspection, environmental study (as needed) and attorney. Preapprovals aren’t available.

**To Apply**
Call 1-877-418-1462, Monday through Friday, 9 am to 5 pm, ET and ask to be connected with a business lending representative.

**What you’ll need to apply**
- a. Two most recent business tax returns under existing ownership
- b. Personal tax returns for all owners/guarantors (most recent two years)
- c. Personal Financial Statement for all owners/guarantors (NFCU 566B)
- d. Debt schedule (NFCU 95)
- e. Sales contract (Purchase)
- f. Lease agreement(s) (Investment Property)
- g. Rent roll(s) (Investment Property)
- h. Renovation estimates required for materials and labor (Renovation)
- i. Additional supporting documents and/or a business plan may be required

**Business Checking Line of Credit (CLOC)**
A checking line of credit can help offset short-term cash needs. It serves as an overdraft line, connected to your business checking account.

**Features**
- Limits of $500, $1,000 or $5,000 available

**To Apply**
1. Visit navyfederal.org/business
2. Complete and sign the business loan application
3. Provide any additional supporting documents requested
Business Line of Credit (BLOC)

A business line of credit can help you with operational needs like bridging cash flow gaps, supporting growth and taking care of unexpected expenses. They’re not for real estate ventures.

Features
- Revolving line of credit
- Flexible terms

To Apply
Call 1-877-418-1462, Monday through Friday, 9 am to 5 pm, ET and ask to be connected with a business lending representative.

What you’ll need to apply
a. Two most recent business tax returns under existing ownership
b. Personal Tax returns for all owners/guarantors (most recent two years)
c. Personal Financial Statement for all owners/guarantors (NFCU 566B)
d. Financial Statements (Balance Sheet, Profit and Loss, A/R, A/P Aging Report)
e. Debt Schedule (NFCU 95)
f. Additional supporting documents and/or a business plan may be required