

## SMALL BUSINESS CHECKING

# Simple Solutions for Everyday BUSINESS BANKING

An appealing suite of differentiated financial wellness and data management security benefits to the business



## Empower Your Business with VIP Treatment

### Security & Protection

#### **\$50,000 Cyber Liability<sup>1,3</sup>**

Our Cyber Liability Program protects your business for specific costs of a data breach or cyber-attack. In the event of a breach, legal, forensics, and notification costs are covered up to \$10,000. Coverage up to the \$50,000 limit is also provided for privacy liability claims, defense, and regulatory fines and penalties.

#### **\$10,000 Ransom Payment<sup>1,3</sup>**

Up to \$10,000 for your business to evaluate and respond to a ransom threat, including amounts paid by your company to resolve or terminate such a threat.

#### **Debit Card Employee Misuse Protection<sup>1,3</sup>**

This coverage provides protection from employee misuse of debit card privileges up to the maximum limit per Claim per Covered Debit Card. Please see your Description of Coverage for full details, exclusions and limitations.

#### **Business ID Theft Aid<sup>2</sup>**

##### **Credit Monitoring, Score & Report**

Monitor changes and new activity on your business credit report, view your business credit report, track your business credit score, and track trends on your dashboard.

##### **Dark Web & Domain Monitoring**

Continuously monitor the dark web for changes or activity related to your business identity and data.

##### **Fully Managed ID Restoration**

In the event of identity theft or other related fraudulent crimes, our full-time fraud experts can guide you through the complex process of restoring your business's identity, financial security and legal integrity.

##### **Tailored Security Assessment**

A Cyber Threat Assessment will create an industry-specific Cyber Risk Profile to pinpoint and help you understand risks.

#### **Buyer's Protection and Extended Warranty<sup>1</sup>**

Purchased items using your business checking account are protected for up to \$5,000 per item if theft or accidental breakage occurs during the first 180 days of purchase. Product warranty periods are also doubled, up to one year.

### Financial Wellness

#### **Customized Estate Plan<sup>2</sup>**

Create state-specific and legally binding Wills, Powers of Attorney, Trusts, and more. Store these documents and other important information in your document vault for easy access.

#### **Business Bill Negotiation<sup>2</sup>**

Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf.

#### **Tax Filing<sup>2</sup>**

File your business federal return for free.

### Additional Perks

#### **Work Perks**

Reward your hard-working employees with Work Perks Checking. By partnering with us, your staff will gain access to our full suite of financial tools, our dedicated staff, and valuable employee perks that will help them save their hard-earned money. It's proven to be a valuable addition to your employee package.

### To activate your benefits:



<sup>1</sup> NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.

<sup>2</sup> Requires activation

<sup>3</sup> Not available in New York. Debit Card Employee Misuse Protection is underwritten by Virginia Surety Company, Inc., an Assurant company.

# Business Services

Expertly designed with your business in mind

## ACH & Payment Processing

Make accepting payments easy, and reduce your transaction fees.

## ePayments & Money Transfers

Securely and conveniently send wire transfers to approved destinations domestically and internationally.

## Payroll Services

Simplify payroll and HR tasks so you can focus on your business. Integrate seamlessly with accounting systems like QuickBooks.

## Remote Deposit Capture

Conveniently deposit paper checks from your own office, without a trip to the bank.

# Anywhere Banking Benefits

Every business checking account includes:

## Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.

## Online Banking

Access your account anytime from any computer or mobile device, including your phone or tablet.

## Bill Pay

Decide which bills you want to pay and when.

## Debit Card

Convenient debit card access for online and in-store purchases.

## eStatements

Skip the paper statement and go paperless with eStatements.



powered by **BIZ**



Anywhere Banking Tools

**Epic Business**



**Epic Business Premium**



Work Perks



Cyber Liability Protection

**\$10,000 Limit**

**\$50,000 Limit**



Ransom Threat Protection

**\$1,000 Limit**

**\$10,000 Limit**



Debit Card Employee Misuse Protection

**\$5,000 per claim/ \$10,000 per 12 months**

**\$25,000 per claim/ \$50,000 per 12 months**



Customized Estate Plan



Business Bill Negotiation



Tax Filing



Buyer's Protection & Extended Warranty



Business ID Theft Aid



Interest on your Checking Balance



Monthly Fee

**\$15**

**\$19**