

Business Services



At First Community we do more than offer you products and services. We build relationships with our members and we value the contribution their businesses make to the vitality and diversity of our community.

First Community has served members' personal finances since 1934 and looks forward to serving your business needs with the same level of personal service and attention you've come to expect from our credit union.



Features of First Community Business Accounts

Merchant Card Services

ReliantPay is a third-party service provider with the most affordable merchant solutions using the latest technology in point-of-sale equipment. Merchant Support is available 24/7.

Night Deposit Bags

Order a night deposit bag to simplify your deposit process, as well as adding security. Simply drop the locked bag into one of our convenient night depositories and we will do the rest. Deposits will be processed the next business day.

Wire Transfers

For same day processing wires must be submitted by 3:00 p.m. central.

Business Loans

We offer a wide variety of business loans to meet every business owner's needs. We offer:

- SBA loans
- Vehicle loans
- Business credit cards
- Commercial real estate
- Equipment financing
- Lines of credit
- Pledge loans

Online Banking

Effectively manage the administrative side of your business at no cost. Review account balance and transaction history, transfer funds between

FCCU sub-accounts and more.

Business Bill Pay

Sign up for our free Business Bill Pay to pay bills within minutes, receive bills electronically and review your payment history.

Business Debit Card

Use your MasterCard debit card to replace cash and checks. With one swipe, your business transaction is conveniently debited from your business checking account. Sign for purchases or use your PIN to get cash from ATMs and point-of-sale (POS) locations. You may also use your debit card to pay for purchases by phone or internet.

Contact the Business Services Department or stop in your local branch to get an application.

E-statements

Receive your monthly account statements free via email and our secure website. You may also view cleared checks.

ATMs

We offer numerous prime locations to serve members with convenient ATM account access. FCCU ATMs are free to members (surcharges may apply at non-FCCU ATMs). Use them for cash withdrawals, balance inquiries and transferring funds between FCCU business checking and savings accounts. Deposit capability is not available at this time.

Deposit Accounts

Business Share Savings

Your business share savings account has a minimum balance requirement of only \$1 and must be established when a primary business checking account is opened. You must maintain a minimum daily balance of \$100 in your account each day to earn dividends.

Certificates and Money Management Accounts

Business accounts are also eligible to open certificates of deposit and money market accounts at the same great rates as on our consumer accounts.

Business Checking Accounts

See the chart below for checking account options.

	Business Basic Checking	Business Plus Checking	Business Analysis Checking
Account Description	Ideal for the new or small business member who generates a low number of monthly transactions.	This dividend earning account is ideal for business owners who generate a higher number of monthly transactions and maintain a larger deposit balance.	Ideal for businesses with very high transaction volumes on a consistent monthly basis.
Minimum to Open	\$0	\$0	\$0
Monthly Service Charges	None	\$15 per month if the average daily balance falls below \$2,500	\$15 (offset by any Earnings Credit)
Dividend-Earning Account	No	Yes	No
Earnings Credit Account	No	No	Yes*
Free Items and Other Service Charges	See Fee Schedule insert for number of Free Items per Month and Excess per Item Fees	See Fee Schedule insert for number of Free Items per Month and Excess per Item Fees	See Fee Schedule insert

Contact Us

Web

www.firstcommunity.com/business

Fax

636-728-3311

Hours

Monday-Friday
8 a.m.-4:30 p.m.

Phone

636-728-3381

Mailing Address

First Community Credit Union
17151 Chesterfield Airport Rd
Chesterfield, MO 63005



Note: Must meet qualifications for a business checking account. All business checking accounts must maintain a business savings account with a minimum balance of \$1. Additional fees may apply.

*We will calculate an earnings credit that is applied against transaction or service charges (not including merchant credit card fees) incurred on the account. First, service charges incurred during the month are totaled. Second, the earnings credit allowance is calculated using the earnings credit rate and the average monthly collected balance. The following formula is used to calculate the earning credit allowance for the month: Average monthly collected balance x earnings credit rate/365 x days in month. The result is the earnings credit allowance for the month. Third, the total service charges are then subtracted from the earning credit allowance to determine the net charges for the month. If the earnings credit is less than the amount of charges incurred for the month, the difference will be charged to the account. However, the earnings credit is not interest and is used only to reduce charges. If the amount of the earnings credit exceeds service charges that have been applied to the account, the difference is not credited to the account, carried forward, or paid to you. Our current earnings credit rate is based on the 3-month Treasury Constant Maturity Rate. This rate is subject to change at any time without prior notice. If you close the account before earnings are credited, the accrued earnings will be used to offset any service charges you must pay.

