

Business services

Giving you the financial tools to run a profitable business.

	GreaterBlue Checking	BusinessEssentials Checking	Commercial+ Checking
Minimum opening deposit	\$50	\$100	\$250
Minimum balance required (to avoid fee)	N/A	\$500	\$2,500
Monthly fee for falling below minimum balance requirement	N/A	\$10 (plus tax)	\$20 (plus tax)
Items per month (checks, ACH, credits/debits, cash deposit, cash withdrawal)	50	250	500
Fee per item overage	\$.15	\$.15	\$.15
Interest earned	See current rate sheet		

When it comes to financial services, you are looking for an institution with some history and a responsible, competitive approach to products, services and pricing. You want to be able to control your destiny but realize, too, that good strategic advice is a welcome benefit. At Greater Iowa Credit Union, that's exactly what you get. Regardless of the size and scope of your business, whether you are just starting out or are an established operation, Greater Iowa has an array of checking and deposit products designed to help you run your business efficiently and profitably.

Deposit checking

We offer three levels of checking accounts. We call them **GreaterBlue**, **BusinessEssentials** and **Commercial+**. We will help you find the right account for your business. If you maintain a minimum balance at the appropriate level, you pay no monthly maintenance fee. The \$.15 per-transaction fee (checks, ACH, deposits or withdrawals) is as low as you'll find anywhere for a business account.

Advice

We have a team of commercial deposit specialists who work directly with you to guide you through the commercial banking program and identify the best combination of products and services. It's a relationship you will keep throughout your time as a business member. As your business grows and your needs change, they will continue to work with you as a financial advisor.

The full range of financial products and services

In addition to our checking account options, Greater Iowa also offers a comprehensive array of financial products and services that include:

- Money markets
- Investments services
- Share certificates
- Financial education programming

Impressive online banking

Our FREE online banking program is just as impressive. Greater Iowa has all the tools you need to run a successful commercial operation.

FREE services include:

- BillPay
- Mobile banking
- Debit/ATM cards
- Financial-to-financial transfers

For a low monthly fee, services include:

- Payroll functions
- ACH origination (*with approved credit*)

Commercial loans

If and when you do need a commercial loan, a line of credit, real estate loan or fixed asset loan, our commercial lending department can work with you to find the appropriate solution at a competitive rate.



Contact Information

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