

LET'S TAKE CARE OF BUSINESS

INTRODUCING

business360

BUSINESS SAVINGS
BUSINESS CHECKING
VISA® DEBIT CARD
LINES OF CREDIT
BUSINESS LOANS
ACH/ WIRE TRANSFERS
MERCHANT SERVICES
AND MORE ::

BUSINESS 360: ALL-AROUND MERCHANT SERVICES

We understand that finding the right products and services for your business can be challenging. Whether you're starting out or trying to reach your next milestone, we can help you find the right mix of banking services to fit your needs - all with the personalized services and attention of a member-owned and locally run credit union.

Business360 is your one-stop shop for tools and services to help your business thrive.

Together we thrive.



Business Products and Services

BUSINESS SAVINGS

- Minimal opening deposit
- No monthly service fees
- Access to full line of Business360 products and services
- Money Market Savings and Term Shares

BUSINESS CHECKING

- No minimum balance required
- No monthly service fees
- Tiered dividend rates
- 24/7 access to manage your money
- Consolidated statement
- Business Visa® Debit Card



- No foreign transaction fees on purchases
- Accepted worldwide
- EMV chip technology
- Safe and convenient

Ask us about how you can protect and control your card.

Merchant Services through Affinity Solutions

SWIPESIMPLE

- Optimized for tablet and mobile devices
- Multiple merchant account access



TERMINAL

- EMV chip cards and contactless payments
- Takes all major credit cards and debit transactions

OTHER CONVENIENT SERVICES

- Coin Kiosk
- ACH/Domestic & International Wire Transfers
- CO-OP Shared Branching Access over 5,000 credit union networks* (co-opcreditunions.org)

^{*}Coast360 does not currently participate in the CO-OP ATM network.



Online Banking

- Service packages to fit your needs
- Single and multi-user profiles
- Dual signature approvals
- Bill Pay services
- Mobile check deposit
- Free eStatement
- Stop payment
- Secure messaging inbox
- Check reorders





Standard data and messaging rates may apply. Consult your mobile carrier for pricing details on your plan. App Store is a service mark of Apple Inc. Google Play logo and Android are trademarks of Google Inc.

Member Business Loans

Our Business360 products are designed to help businesses in our community. Whether you're starting a new business or strengthening an established one, we have long- and short-term lending options to help your business grow and succeed.

COMMERCIAL REAL ESTATE LOANS AND **BUSINESS TERM LOANS**

Invest in commercial properties, whether you occupy them as a business owner or not. We offer fixed or variable interest rates for purchasing or refinancing on:

- Commercial investment property
- Multi-family investment property
- Residential investment property
- Owner-occupied commercial
- Industrial real estate

Look into our Business Term Loans for major purchases or expenses to deliver long-term capital to help minimize the impact on your monthly budget, making it a perfect choice for financing your major initiatives. It's also a viable option to refinance higher-interest loans from other financial institutions to lower your interest rate and monthly payments.

- Flexible terms and conditions
- Up to 25-year amortization
- Competitive loan-to-value financing on most properties
- No prepayment penalty

BUSINESS LINES OF CREDIT

Get easy and flexible access to cash to help position your business for success in the long-term. Ideal for working capital, bridge cash flow gaps, cover AR/AP gaps, overdraft protection, unexpected business expenses, and much more.

BUSINESS FOUIPMENT AND VEHICLE LOANS

Our loans are designed to assist you in purchasing all types of equipment and machinery.

- Flexible repayment options
- Terms up to 7 years
- No prepayment penalty

U.S. GOVERNMENT SPONSORED PROGRAMS

U.S. Small Business Administration 7(a) Loans

The 7(a) Loan Program provides financial help for small businesses with special requirements. This is a good option when real estate is part of a business purchase, but it can also be used for:

- Short- and long-term working capital
- Refinancing current business debt
- Purchasing and installation of machinery and equipment
- Purchasing furniture, fixtures, and supplies

USDA Business & Industry Guaranty Program

Connect with our Business360 team today!

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Together we thrive.



HOURS:

Monday-Thursday 9am-4pm Friday 10am-6pm Saturday 9am-1pm

CONTACTS:

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coast360fcu.com





NCUA Federally insured by NCUA. Equal Housing Lender. NMLS# 421630

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.