

Business Services



"TLC is a wonderful resource for our business banking needs. It's refreshing to belong to a credit union that values quality service and local culture as much as we do."

—Nelia Bautista, Owner, Pacific Restaurant, Tillamook



"Business banking at TLC is personal, friendly and convenient."

—Sky Veek, Owner, Lucky Bear Soap Co., Tillamook

Why Choose TLC for Your Business?

- Count on us for personal service and support second to none because, like you, we're local and committed to our community.
- Depend on us for quick and easy access to your TLC accounts.
- Know that your transactions and privacy are safe and secure.
- Turn to us for competitive rates and minimal fees.
- Look for our 14 convenient locations along the Oregon coast and in the Lower Columbia region.
- Expect friendly, experienced service from folks you can trust.

Banking made easy

Business Checking

TLC is pleased to offer two Business Checking accounts to meet the needs of any business owner. Both of our Business Checking accounts come with an ATM/debit card, night deposit service, and TMC merchant services.

Basic Business Checking. This is a great choice for the small business owner looking for a no frills account.

Business Plus Checking. The name says it all. Designed for higher volume small businesses looking for great features at a low cost.

- \$15 monthly fee waived with a minimum daily balance of \$1,500
- \$0.01 minimum balance to earn dividends
- 25 free deposit batches (each batch may include cash and multiple checks)
- Remote deposit capture
- 100 free cleared items (checks and ACH debits)
- Free online banking
- Link to Quicken or Quickbooks
- Online check images
- Account alerts
- E-Statements

Savings & Investments

Many of the same high paying savings accounts available to our non-business members are also available to our business members. All of them are federally insured, up to a total of \$250,000.

Regular Savings. Our Regular Savings account pays a higher rate than comparable accounts at most financial institutions. You may open additional savings accounts to use for taxes and other expenses.

Savings Certificates. If you want to earn a higher dividend rate with the security of a fixed rate of return, a Certificate is the answer. Choose the length of time you want your money invested, from 6 to 47 months. The longer the term, the higher your dividend rate. Open a Certificate with as little as \$500.

Another option is our 18 Month Money Builder Certificate. It only takes \$100 to get started, and you have the benefit of adding funds whenever you like (\$25 minimum).

Money Market. For businesses with \$1,500 or more to deposit, our Money Market Savings offers flexibility plus a higher dividend rate. Your funds earn daily dividends at a market rate, compounded monthly, to maximize your return.

Loan Services

Look to TLC for the financing you need to grow and thrive. You'll find our rates are competitive, our fees minimal, and our processing fast and efficient.

Commercial Real Estate. Let TLC help when you're ready to buy or refinance rental property, professional offices, and other types of commercial real estate. Our professional, experienced loan representatives are committed to helping you customize the right loan for your commercial property needs.

- Competitive interest rates and loan costs
- Fixed rate for five years/15 year maturity
- Up to 30 year amortization
- No prepayment penalty

Business Equipment Loans. Whether you are looking for a single piece of equipment or a complete fleet, finding the right financing is as important as finding the right equipment.

- Low, competitive rates
- All types of equipment and machinery
- No prepayment penalty or annual fees

Business Auto Loans. Finance or refinance the vehicles you need to keep your business rolling.

- Same low rate for new or used (up to 10 years old)
- Up to 100% financing
- Terms to 60 months

Business Loans and Lines of Credit.

Tap into a ready supply of funds when your business needs it and make payments only on what you use, or borrow a lump sum based on your proven track record and ability to repay.

Other Business Services

Merchant Services. Make it easier for

your customers to do business with you and increase your sales by accepting credit card and debit card transactions. Fibre Federal offers affordable and reliable credit and debit card processing for local retailers and merchants. We partner with Total Merchant Concepts (TMC) to give you a strong merchant card solution that will grow with your business.

Employer Retirement Plan Review.

If you're thinking of starting a retirement plan for your employees, or want to see if your current plan is doing all it could, contact the MEMBERS Financial Services representative based at our Tillamook office.

Night Depository. All TLC locations have a secure night depository for merchant deposits after hours.

Contract Collections. You may arrange with us to receive payments on contract sales you make.

Wire Transfers. Send money virtually anywhere during business hours.

Learn more about our services and check our current rates at www.tlcfcu.org. If you have questions, give us a call at 503-842-7523 or 866-901-3521. Or just drop by!



503.842.7523
www.tlcfcu.org

Astoria

85 W. Marine Dr

Warrenton

1771 SE Ensign Ln

Seaside

2315 N. Roosevelt Dr

Tillamook

1510 3rd St

Lincoln City

2004 NW 36th St

Newport

1625 N. Coast Hwy



360-423-8750
www.fibreku.com

Longview

Main Office 822 Commerce Ave

Ocean Beach 2121 32nd Ave

Triangle Mall 800 Triangle Center

Kelso

1003 13th Ave S

102 NW 5th

Castle Rock 202 Front Ave SW

Woodland 1147 N Goerig St

Kalama 384 N First St

Rainier, OR 102 W 5th St

